Updated Fit and proper questionnaire – ECB template (December 2021)

Supervised entities and appointees may use the relevant national questionnaire available via the information management system (IMAS) portal. Follow the links to the portal on the Finnish Financial Supervisory Authority (FIN-FSA) website[[1]](#footnote-2) and the European Central Bank (ECB) banking supervision website.

# Fit and proper questionnaire – ECB template

This is an ECB document adopted by the Supervisory Board on 25 November 2021 as a template to be used by national competent authorities (NCAs). NCAs are asked to implement the questionnaire using the content and layout shown in the template, also including the agreed national specificities and taking into consideration the technical implementing instructions that will be provided. This template is to be used as a guide to the information that the ECB and the NCAs expect to receive in order to assess the fitness and propriety of appointees.

The questionnaire should be read in conjunction with Article 91 of the Capital Requirements Directive (CRD),[[2]](#footnote-3) the relevant guidelines of the European Banking Authority (EBA) and the European Securities and Markets Authority (ESMA), relevant data protection legislation and applicable national law. The appointee and the supervised entity are jointly responsible for providing the ECB and the NCA with complete and accurate information regarding the proposed appointment. Providing inaccurate or incomplete information causes delays in the assessment and may make it impossible to take a positive decision. In addition, both the appointee and the supervised entity have a responsibility to disclose to the NCA all matters that may be relevant to the assessment. You must be candid and truthful and provide a full and accurate response to all the questions. If you are uncertain how to respond to any part of the questionnaire, please give as much information as possible in the text boxes provided. However please do not submit or disclose any personal data other than those required in the context of this questionnaire, especially any data related to the “special categories of personal data” (pursuant to Article 10 of Regulation (EU) 2018/1725). Such data are not needed for a Fit and proper assessment[[3]](#footnote-4).

# Declaration by the appointee

This declaration concerns an application or notification regarding the appointment of a \*text field for function\* in accordance with the relevant national law. It will be reviewed by the FIN-FSA and the European Central Bank (ECB).

The undersigned:

confirms that the information provided in this questionnaire and in the annexes attached hereto is accurate and complete to the best of his/her knowledge;

confirms that s/he will notify [the name of the supervised entity] immediately if there is a material change[[4]](#footnote-5) in the information provided;

authorises the ECB and the FIN-FSA to make such enquiries and seek such further information as is deemed appropriate in accordance with European and national law in order to identify and verify information considered relevant to the fit and proper assessment;

confirms that s/he is aware of his/her responsibilities arising from European and national legislation and international standards, including regulations, codes of practice, guidance notes, guidelines and any other rules or directives issued by the FIN-FSA or by the ECB and the European Banking Authority (EBA) and the European Securities and Markets Authority (ESMA), which are relevant to the function for which a positive assessment is sought, and also confirms the intention to ensure continued compliance with such responsibilities;

declares that s/he is aware of the processing and storage of personal data in accordance with the applicable data protection regulations and the [privacy statement of the ECB](https://www.bankingsupervision.europa.eu/home/data-protection/privacy-statements/html/ssm.privacy_statement_prudential_supervision.en.html) and [the FIN-FSA](https://www.finanssivalvonta.fi/globalassets/fi/finanssivalvonta/linjaukset/tietosuoja_asiat/tietosuojaseloste_fnp_en.pdf);

declares that s/he is aware that providing false or incomplete information may constitute grounds for refusal or withdrawal of the fit and proper authorisation, without prejudice to the possible imposition of legal and/or administrative sanctions.

Name:

Signature:

Date:

# Declaration by the supervised entity

This declaration concerns an application or notification regarding the appointment of a \*text field for function\* in accordance with the relevant national law. It will be reviewed by the FIN-FSA and the European Central Bank (ECB).

The undersigned:

confirms that the information provided in this questionnaire and in the annexes attached hereto is accurate and complete to the best of his/her knowledge;

confirms that the supervised entity will notify the FIN-FSA immediately if there is a material change in the information provided;

confirms that the supervised entity has requested the full and most up-to-date information necessary to assess the appointee’s suitability [in accordance with the applicable regulations/statutory provisions ....] and that it has given due consideration to that information in determining the appointee to be fit and proper;

confirms that the description of the function for which a positive assessment is sought accurately reflects the aspects of the activities of the supervised entity for which it is intended that the appointee will be responsible;

confirms that the supervised entity believes, on the basis of due and diligent enquiry and the information provided by the appointee and by reference to the fit and proper criteria as laid down in national and European law, international standards, including regulations, codes of practice, guidance notes, guidelines and any other rules or directives issued by the FIN-FSA or by the ECB and the European Banking Authority (EBA) and the European Securities and Markets Authority (ESMA), that the appointee is a fit and proper person to perform the function as described in this questionnaire;

confirms that the supervised entity has made the appointee aware of the legal and regulatory responsibilities associated with the function as described in this questionnaire;

confirms that the documents provided in the annexes are copies of the documents originally provided by the supervised entity or by the appointee that are kept in the archives of the supervised entity;

confirms that s/he has authority to issue this notification/application and provide the declarations made by the supervised entity, and to sign this questionnaire on its behalf;

declares that s/he is aware of the processing and storage of personal data in accordance with the applicable data protection regulations and the [privacy statement of the ECB](https://www.bankingsupervision.europa.eu/home/data-protection/privacy-statements/html/ssm.privacy_statement_prudential_supervision.en.html) and [the FIN-FSA](https://www.finanssivalvonta.fi/globalassets/fi/finanssivalvonta/linjaukset/tietosuoja_asiat/tietosuojaseloste_fnp_en.pdf).

Name of the supervised entity:

Name(s) of the signatory (or signatories):

Position(s) in the supervised entity:

Signature(s):

Date:

# Identity of the supervised entity and appointee

IMPORTANT: throughout Section 1 “you” means “the appointee”

| Information on the supervised entity | |
| --- | --- |
| Name of the supervised entity |  |
| Legal Entity Identifier Code |  |
| National company code |  |
| Is the supervised entity a “CRD significant institution”[[5]](#footnote-6) in accordance with national law?[[6]](#footnote-7) | Yes  No  Not applicable |
| Governance structure of the supervised entity[[7]](#footnote-8) | One-tier structure  Two-tier structure  Other structure |
| If “Other structure” is selected, please specify which governance structure is adopted |  |
| Contact person within the supervised entity (name/email/phone number) |  |

| Information on the appointee | |
| --- | --- |
| A  Name | |
| Gender | Male  Female  Other |
| Family name |  |
| First name |  |
| Middle name(s) |  |
| Have you had or used other names at any time? | Yes  No |
| If “Yes” is selected, please provide the following details, specifying all names that you have ever used (e.g. family name at birth, other legal names, assumed names) | |
| Gender | Male  Female  Other |
| Family name |  |
| First name |  |
| Middle name(s) |  |
| Date of name change | (YYYY-MM) |

|  |  |
| --- | --- |
| B  Current residence | |
| Address |  |
| Postcode and city |  |
| Country |  |
| Start date of residence at this address: | (YYYY-MM) |
| Have you lived in a country other than your current country of residence at any time during the past five years? | Yes  No |
| If “Yes” is selected, please specify which country (or countries) and the period(s) of residence. |  |
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| C  Other information on the appointee | |
| Date of birth | (YYYY-MM-DD) |
| Place of birth |  |
| Country |  |
| Nationality (or nationalities) |  |
| Number of current valid identity document or passport |  |
| Issuing country |  |
| Expiry date | (YYYY-MM-DD) |
| Contact phone number (including country code) |  |
| Email address |  |

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| D  Previous supervisory assessments | | | |
| Have you ever been subject to any supervisory assessment in the financial sector (including assessments for functions abroad[[8]](#footnote-9))? | | Yes  No | |
| If “Yes” is selected, please provide the following details on any supervisory assessments that the appointee has been subject to in the financial sector in the last five years, carried out by any supervisory authority in the financial sector. | | | |
| Competent authority involved | Institution involved | | Function involved |
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| Start date of the term of office | End date of the term of office | | Date of the decision (if not applicable, date of application for an assessment) |
| (YYYY-MM) | (YYYY-MM) | | (YYYY-MM-DD) |
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| If any previous assessment has resulted in a negative decision, withdrawal of authorisation, or a positive assessment but with conditions, recommendations or obligations, please explain the reasons for this | | | |

# Function for which the questionnaire is submitted

|  |  |
| --- | --- |
| Information on the function for which the questionnaire is submitted | |
| State the name of the function (to be) held | |
| Select whether the function is executive, non-executive[[9]](#footnote-10), key function holder or branch manager | Executive  Non-executive  Key function holder  Branch manager |
| Select the specific function(s) | Chair of the supervisory board  Deputy chair of the supervisory board  Member of the supervisory board  Independent member of the supervisory board  Chair of the board of directors  Deputy chair of the board of directors  Member of the board of directors  Independent member of the board of directors  Chair of the management body in its supervisory function  Chair of the management body in its executive function  Deputy chair of the management body in its supervisory function  Deputy chair of the management body in its executive function  Member of the management body in its supervisory function  Member of the management body in its executive function  CEO  Deputy CEO  General manager  Executive manager  Director general  CFO  CRO  CFRO  CIO  COO  Chair of the risk committee  Member of the risk committee  Chair of the remuneration committee  Member of the remuneration committee  Chair of the nomination committee  Member of the nomination committee  Chair of the audit committee  Member of the audit committee  Head of risk  Head of compliance  Head of audit  Statutory auditor of the board of statutory auditors  Procurator |
| Provide a detailed description of the duties, responsibilities and reporting lines of the function. Please specify which other functions, if any, the appointee will exercise within the supervised entity | |
| Specify whether the appointee will be qualified as a formal independent[[10]](#footnote-11) member of the management body in its supervisory function | Yes  No  Not applicable |
| Is the application for the renewal of an appointment? | Yes  No |
| Additional details about the (planned) start date and length of the term of office[[11]](#footnote-12) | |
| (Planned) date of the formal decision on the appointment issued by the competent governance body of the supervised entity | (YYYY-MM-DD) |
| (Planned) start date of the term of office | (YYYY-MM-DD) |
| (Planned) end date of the term of office | (YYYY-MM)  If the exact month is not known, please estimate a month using the free text box below, also by referring to a specific, not yet calendarised, event (e.g. approval of financial statements for YYYY): |
| Is the appointee replacing another person? | Yes  No |
| If “Yes” is selected, please state the name of the person being replaced and the reasons for the replacement | |
| Is the application or notification submitted within the time period stipulated in \*national law\*?[[12]](#footnote-13) | Yes  No  Not applicable |
| If “No” is selected, please state the reasons | |

# Experience

| A  Education | | | | |
| --- | --- | --- | --- | --- |
| Official degree or certificate | Level of educational qualification obtained | Field of study | Date issued | Educational organisation (e.g. university, centre of studies, etc.) |
|  | Bachelor  Master  PhD  Certificate  Other |  | (YYYY-MM) |  |
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| B  Practical experience related to banking and/or the financial sector gained in the last ten years | | | |
| --- | --- | --- | --- |
| Position | Main responsibilities | Degree of seniority of the position[[13]](#footnote-14) / hierarchical level | Name of the entity. Please indicate the nature of the business and/or type of licence |
|  |  | Senior level  High level  Other managerial  Other |  |
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| Approximate number of subordinates in the appointee’s area of responsibility | Areas of activity | Held from | Held to |
|  |  | (YYYY-MM) | (YYYY-MM) |
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| C  Other relevant experience outside of banking and/or the financial sector (e.g. academic positions, political mandates, other non-commercial mandates, or other specialised experience) | | | |
| Position | Main responsibilities | Degree of seniority of the position / hierarchical level | Name of the entity. Please indicate the nature of the business and/or type of licence |
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| Approximate number of subordinates in the appointee’s area of responsibility | Areas of activity | Held from | Held to |
|  |  | (YYYY-MM) | (YYYY-MM) |
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| D  Presumption of sufficient experience | |
| Does the appointee meet the presumption of sufficient experience in Tables 1 and 2 of Section 3.1.3.2 of the Guide to fit and proper assessments? | Yes  No |
| If “No” is selected, please list below any potential complementary (or compensating) factors as provided for in the Guide to fit and proper assessments | |

| E  Assessment of the level of banking experience | | |
| --- | --- | --- |
| General banking experience, including, inter alia, in the fields indicated in EBA/GL/2021/06[[14]](#footnote-15) | Assessment by the appointee of the level of experience (high, medium, low) | Grounds for your answer |
| banking and financial markets | High  Medium  Low |  |
| legal requirements and regulatory framework | High  Medium  Low |  |
| prevention of money laundering and terrorist financing | High  Medium  Low |  |
| strategic planning, the understanding of a credit institution’s business strategy or business plan and accomplishment thereof | High  Medium  Low |  |
| risk management (identifying, assessing, monitoring, controlling and mitigating the main types of risk of a credit institution) | High  Medium  Low |  |
| knowledge and experience of climate-related and environmental risks | High  Medium  Low |  |
| accounting and auditing | High  Medium  Low |  |
| assessing the effectiveness of a credit institution’s arrangements, ensuring effective governance, oversight and controls | High  Medium  Low |  |
| interpreting a credit institution’s financial information, identifying key issues based on this information and appropriate controls and measures | High  Medium  Low |  |

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| F  Relevant training in the last five years | | |
| Has the appointee undertaken any relevant training in the last five years? | | Yes  No |
| If “Yes” is selected, please provide details of the training | | |
| Content of the training | Length (hours) | Year of completion |
|  |  | (YYYY) |
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| --- | --- | --- | --- |
| G  Training prior to the commencement of the function or within the first year of the commencement of the function | | | |
| Will the appointee undertake training prior to the commencement of the function or within the first year of the commencement of the function?[[15]](#footnote-16) | | Yes  No | |
| If “Yes” is selected, please provide details of the training | | | |
| Content of the training | Training provider (specify whether the provider is internal or external and state the names of external organisations) | Term (hours) | If the training will take place later than six months after the authorisation is granted, state the start and end date |
| banking and financial markets  legal requirements and regulatory framework  prevention of money laundering and terrorist financing  strategic planning, the understanding of a credit institution’s business strategy or business plan and accomplishment thereof  risk management (identifying, assessing, monitoring, controlling and mitigating the main types of risk of a credit institution  risk management of climate-related and environmental risks;  accounting and auditing  assessing the effectiveness of a credit institution’s arrangements, ensuring effective governance, oversight and controls  interpreting a credit institution’s financial information, identifying key issues based on this information and appropriate controls and measures  other. In this case, please specify the content of the training in the row beneath this column |  |  | (YYYY-MM) - (YYYY-MM) |
|  |  |  | (YYYY-MM) - (YYYY-MM) |
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# Reputation

IMPORTANT: throughout Section 4 “you” means “the appointee personally” and also includes all corporate entities, partnerships or unincorporated entities with which the appointee is or has been associated as a board member[[16]](#footnote-17), key function holder, senior manager, owner, partner, associate, or qualifying shareholder. Information should be provided only for alleged wrongdoing which happened in the period in which the appointee was associated with the entity.

The answers to the questions below must include any situations that occurred in countries outside the European Union.

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| A | |
| Are you or have you been subject to any criminal[[17]](#footnote-18) or relevant administrative or civil proceedings[[18]](#footnote-19) (including any that are pending, concluded or under appeal)? Investigations, sanctioning proceedings or measures conducted or imposed by public or supervisory authorities or professional bodies (i.e. warnings, reprimands, etc.) in any jurisdiction are included in the scope of this question | Yes  No |
| If “Yes” is selected, please provide the following details | |
| Type of proceedings | Criminal  Administrative  Civil  Other |
| If “Other” is selected, please specify the type of proceedings |  |
| Stage of proceedings | Pending  Concluded  Under appeal |
| Provide a brief description of the charge, nature of the alleged wrongdoing (e.g. intentional or owing to negligence, etc.) and of the stage of the proceedings | |
|  | |
| Authority in charge of the proceedings and file reference (if available) | |
|  | |
| Are the proceedings related to you personally or related to an entity with which you are or have been associated? | Yes, they are related to me personally  Yes, they are related to an entity with which I am or have been associated  No |
| In the case of alleged wrongdoing, proceedings, investigations or sanctions involving you directly: | |
| i. Specify the circumstances of and reasons for your direct involvement | |
| ii. Specify what you did to prevent and/or avoid the wrongdoing | |
| iii. Could you have done more to avoid the alleged wrongdoing and did you learn anything from it? | |
| In the case of alleged wrongdoing, proceedings, investigations or sanctions involving entities in which you hold or have held functions: | |
| i. Specify the name of the entity involved | |
| ii. Specify your role in the entity involved and whether you are or were responsible for a division or business line to which the proceedings (including sanctions or measures imposed) relate | |
| iii. Were you a member of the management body, a key function holder or a senior manager at the time of the alleged wrongdoing? | |
| iv. In your role in the entity, what did you do to prevent and/or avoid the alleged wrongdoing? | |
| v. Could you have done more to avoid the alleged wrongdoing and did you learn anything from it? | |
| Date and/or time frame of the alleged wrongdoing | (YYYY-MM) |
| Date on which the decision, ruling or finding was made (if applicable) | (YYYY-MM-DD) |
| Summary of the reasoning of the decision, ruling or finding | |
| Sanction or penalty received (or likely if convicted in the case of pending proceedings) | |
| Provide the range (namely the minimum and maximum level) of the sanctions that potentially could be or could have been applied | |
| Have the proceedings been settled (including through any out-of-court settlement)? | Yes  No |
| If “Yes” is selected, please provide details (including the parties to the settlement, date, agreed settlement amounts and other relevant information) | |
| Provide details on your subsequent conduct, including lessons learned and remedial action taken | |
| Describe any other mitigating or aggravating factors using the Guide to fit and proper assessments[[19]](#footnote-20) as a basis | |
| Were there any remuneration clawbacks linked to the above proceedings? | Yes  No |
| If “Yes” is selected, please provide details | |

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| B | |
| Are you or have you been personally subject to any disciplinary decisions[[20]](#footnote-21) (including disqualification as a member of a management body or discharge from a position of trust)? | Yes  No |
| If “Yes” is selected, please provide the following details | |
| i. reason for the disciplinary decision | |
| ii. date or time frame of the alleged wrongdoing | |
| iii. have you appealed against the disciplinary decision? | |
| iv. if applicable, provide details of the entity involved in the decisions | |
| v. any mitigating or aggravating factors | |

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| C | |
| Are you or have you been subject to any bankruptcy, insolvency or similar procedures? | Yes  No |
| If “Yes” is selected, please provide the following details | |
| i. length of time since the date of the decision (if applicable) | |
| ii. status and (if not ongoing) outcome of the procedure (if final, please indicate whether it was considered intentional or owing to negligence) | |
| iii. precautionary or attachment measures | |
| iv. was the procedure triggered by you or by the entity concerned? | |
| v. if applicable, provide details of the entity involved in the procedure | |
| vi. details of your personal involvement, particularly if you were declared responsible for the insolvency of the entity | |
| vii. any mitigating or aggravating factors | |

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| --- | --- |
| D | |
| Has any financial institution in which you hold or have held any managerial function, or whose management you influence or have influenced materially in any other way, ever been the subject of a bailout or a restructuring, recovery or resolution procedure? | Yes  No |
| If “Yes” is selected, please provide details | |

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| --- | --- |
| E | |
| To your knowledge, have you personally ever been included in a list of unreliable debtors or do you have a negative record on a list established by a recognised credit bureau or have you been subject to an enforcement measure for a debt on any such list? | Yes  No |
| If “Yes” is selected, please provide details | |

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| F | |
| Have you ever been the subject of a refusal of registration, authorisation, membership or licence to carry out a trade, business or profession, or have you had such a registration, authorisation, membership or licence withdrawn, revoked, suspended or terminated? This question refers also to previous suitability assessments by other competent authorities (including abroad[[21]](#footnote-22)) | Yes  No |
| If “Yes” is selected, please provide details | |

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| G | |
| Apart from the cases already mentioned elsewhere in your replies, have you been directly or indirectly involved in a situation that led to concerns or suspicions of money laundering or terrorist financing? | Yes  No |
| If “Yes” is selected, please provide details | |

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| H | |
| Have you personally ever failed to appropriately disclose any information of which the supervisor would reasonably have expected notice? | Yes  No |
| If “Yes” is selected, please provide details | |

| I |
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| To be completed by the supervised entity: If the answer to any question above is “Yes”, assess the appointee’s reputation taking the relevant facts into consideration and expressly stating the reasons why such facts are not considered to affect his/her suitability. |

# Conflicts of interest

IMPORTANT: throughout Section 5 “you” means “the appointee personally”, but also their close relatives (spouse, registered partner, cohabitee, child, parent or other relation with whom they share living accommodation) and any legal person in which the appointee is or was a board member, or a qualifying shareholder, at the relevant time.

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| --- | --- |
| A | |
| Do you have any personal relationship with any of the following:  - other members of the management body and/or key function holders of the supervised entity, the parent undertaking or their subsidiaries  - qualifying shareholders of the supervised entity, the parent undertaking or their subsidiaries  - clients, suppliers or competitors of the supervised entity, the parent undertaking or the supervised entity’s subsidiaries | Yes  No |
| If “Yes” is selected, please provide details | |

|  |  |
| --- | --- |
| B | |
| Are you currently involved either directly or indirectly in any legal proceedings or out-of-court disputes[[22]](#footnote-23) against the supervised entity, the parent undertaking or their subsidiaries? | Yes  No |
| If “Yes” is selected, please provide the following details | |
| i. The content and current status of the proceedings in question | |
| ii. Which entity (or entities) is (are) involved | |

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| C | | | |
| Do you personally or as a board member have any business, professional[[23]](#footnote-24) or commercial relationship or have you had such a relationship in the past two years with any of the following:  - the supervised entity, the parent undertaking or their subsidiaries  - clients, suppliers or competitors of the supervised entity, the parent undertaking or the supervised entity’s subsidiaries | | Yes  No | |
| If “Yes” is selected, please provide the following details | | | |
| Name of the entity | Main activities of the entity | Type of relationship with the entity | Start date and (if applicable) end date of the relationship |
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| Annual payments made by the payer  (in EUR thousands) | Annual payments made by the payer expressed as a percentage of the payer’s (consolidated) gross revenue | Annual payments received by the payee expressed as a percentage of the payee’s (consolidated) gross revenue | |
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| D | |
| Are you subject to any cooling-off period (either under an agreement or under the law)? | Yes  No |

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| E | | | | | |
| Do you have any financial obligations towards the supervised entity, the parent undertaking or their subsidiaries cumulatively exceeding EUR 200,000 (excluding private mortgages[[24]](#footnote-25)) or any loans of any value that are not negotiated “at arm’s length” or that are non-performing[[25]](#footnote-26) (including mortgages)? | | | Yes  No | | |
| If “Yes” is selected, please provide the following details | | | | | |
| Name of the debtor  (if other than the appointee, indicate the relationship with the appointee) | Name of the entity | Nature of the obligation(s)  (e.g. mortgage, personal loan, credit line) | | Amount of the obligation(s), specifying the granted and the drawn amount  (in EUR millions) | Guarantee (if any)  (type and amount) |
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| Status of the obligation(s)  (e.g. performing, non-performing) | Conditions of the obligation(s) | Start date of the obligation(s) | | Value of the obligation expressed as a percentage of the total loans of the debtor | Value of the obligation expressed as a percentage of the total eligible capital[[26]](#footnote-27) of the supervised entity |
| Performing  Non-performing | Market conditions  Negotiated at arm’s length  Special conditions  Supported under the collective bargaining agreements  Contracts with standardised terms applied together and on a regular basis to a large number of customers  Other | (YYYY-MM) | |  |  |
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| F | | | | | |
| Do you have any financial interest (such as ownership or investment)[[27]](#footnote-28) in any of the following?  - the supervised entity, the parent undertaking or their subsidiaries  -clients, suppliers or competitors of the supervised entity, the parent undertaking or the supervised entity’s subsidiaries | | | Yes  No | | |
| If “Yes” is selected, please provide the following details | | | | | |
| Name of the entity | Main activities of the entity | Type of relationship between the entity and the supervised entity | | Start date of the financial interest | Size of the financial interest (expressed as a percentage of the capital and voting rights of the entity or value of the investment) |
|  |  |  | | (YYYY-MM-DD) |  |
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| --- | --- |
| G | |
| Do you in any way represent a shareholder of the supervised entity, the parent undertaking or their subsidiaries? | Yes  No  Not applicable |
| If “Yes” is selected, please provide the following details | |
| i. Name of the shareholder | |
| ii. Size of the participation (as a percentage of the capital and voting rights) | |
| iii. Nature of the representation | |

|  |  |
| --- | --- |
| H | |
| Do you personally have or have you had in the past two years any position of high political influence (internationally, nationally or locally)? | Yes  No |
| If “Yes” is selected, please provide the following details | |
| i. The nature of the position | |
| ii. The specific role and responsibilities of this position | |
| iii. The relationship between this position (or the entity where this position is or was held) and the supervised entity, the parent undertaking or their subsidiaries | |

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| --- | --- |
| I | |
| Do you have any other relationships, positions or involvement that are not covered in the questions above and could affect the interests of the supervised entity? | Yes  No |
| If “Yes” is selected, please provide the following details | |
| i. Nature and content of the relationship, position or involvement | |
| ii. Start date of the relationship, position or involvement | |
| iii. How this relationship, position or involvement may affect your appointment | |

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| --- |
| J |
| To be completed by the supervised entity: If the answer to any questions above is “Yes”, assess whether the potential conflict of interest is material (if it is not considered material, give the grounds for this finding) and indicate how the potential conflict of interest is proposed to be mitigated or managed.  To assess the materiality of the potential conflict of interest, please see Section 3.3 of the Guide to fit and proper assessments and include relevant documentation (if applicable by-laws, rules of procedure, conflict of interest policy etc.). |

# Time commitment

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| --- |
| A |
| Information to be provided by the supervised entity: the supervised entity is required to provide its assessment on how much time is the appointee expected to commit to his/her functions (the time commitment for similar positions within the institution, similar entities in the group or other supervised entities[[28]](#footnote-29) must be taken into account as a peer comparison)  When providing the above information, the supervised entity must take into account the factors set forth in the joint ESMA and EBA Guidelines on suitability (EBA/GL/2021/06)[[29]](#footnote-30) |

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| --- |
| B |
| Assessment by the appointee regarding his / her time commitment for the functions[[30]](#footnote-31) |

|  |  |
| --- | --- |
| C | |
| Has an additional non-executive directorship been authorised by a competent authority (Article 91(6) CRD)? | Yes  No  Not applicable |
| If “Yes” is selected, please specify the competent authority | |

| D | | | | | |
| --- | --- | --- | --- | --- | --- |
|  | List of executive and non-executive directorships and other professional activities | | | | |
| Entity (please state whether the entities are listed) | Country | Description of the entity’s activity | Size of the entity[[31]](#footnote-32)  (in EUR millions) | Function within the entity |
| Function for which this questionnaire is being completed |  |  |  |  | Executive function  Non-executive function  Key function holder  Branch  manager  Other activities[[32]](#footnote-33) |
| All other directorships and/or activities[[33]](#footnote-34) |  |  |  |  |  |
|  |  |  |  |  |  |

|  | Privileged counting (Article 91(4) CRD)[[34]](#footnote-35) or no counting[[35]](#footnote-36) | Additional responsibilities (such as membership of committees, Chair functions, etc.) | Time commitment per year  (in days)[[36]](#footnote-37) | Term of mandate  (start date and end date) | Number of meetings per year[[37]](#footnote-38) | Any additional information or comments |
| --- | --- | --- | --- | --- | --- | --- |
| Function for which this questionnaire is being completed | Yes, part of a group  Yes, part of an institutional protection scheme  Yes, a qualifying holding  No, nor part of any group, institutional protection scheme or qualifying holding  No counting |  | Number |  | Number |  |
|  |  |  |  |  |  |  |
| All other directorships and/or activities[[38]](#footnote-39) |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |

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| --- | --- |
| E | |
| Total number of executive directorships if privileged counting[[39]](#footnote-40) is applied and if exceptions[[40]](#footnote-41) are not counted[[41]](#footnote-42) |  |

|  |  |
| --- | --- |
| F | |
| Total number of non-executive directorships if privileged counting is applied and if exceptions are not counted[[42]](#footnote-43) |  |

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| G |
| If privileged counting is applied, please provide details of any synergies that exist between the entities concerned, such that there is a legitimate overlap in terms of the time commitment with respect to those entities |

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| --- | --- |
| H | |
| Total days per year of time committed to all functions over and above the function for which this questionnaire is being completed[[43]](#footnote-44) |  |

# Collective suitability

To be completed by the supervised entity if the appointee is being appointed as a member of the management body.

|  |  |
| --- | --- |
| A | |
| Is the supervised entity subject to national requirements[[44]](#footnote-45) on gender diversity? | Yes  No |
| If “Yes” is selected, in making this appointment, is the supervised entity compliant with the national requirements on gender diversity? | Yes  No |

|  |  |
| --- | --- |
| B | |
| In making this appointment, is the supervised entity compliant with its internal target or rules for gender diversity in the composition of the management body? | Yes  No  No internal target or rules exists |

|  |  |
| --- | --- |
| C | |
| In making this appointment, is the supervised entity compliant with its internal principles for other aspects of diversity? | Yes  No  Not applicable/no internal principles exist |

|  |
| --- |
| D |
| Describe the extent to which the appointee contributes to the collective suitability of the management body. In addition, explain in general terms the weaknesses that have been identified in the management body’s collective composition and the extent to which the appointee contributes to solving some or all of these weaknesses |

| E  List of members of the management body (as applicable) | | | |
| --- | --- | --- | --- |
| First name, last name | Function(s)  (Member of the management body in its management function; Chair of the management body in its management function; Deputy Chair of the management body in its management function; Chief Executive Officer (CEO); Deputy Chief Executive Officer (CEO); Chief Financial Officer (CFO); Chief Risk Officer (CRO); Member of the management body in its supervisory function; Chair of the management body in its supervisory function; Deputy Chair of the management body in its supervisory function) | Date of appointment or renewal | Skills and main areas of expertise or trainings received  (banking and financial markets; legal requirements and regulatory framework; prevention of money laundering and terrorist financing; strategic planning, the understanding of a credit institution’s business strategy or business plan and accomplishment thereof; risk management (identifying, assessing, monitoring, controlling and mitigating the main types of risk of a credit institution); climate-related and environmental risks; accounting and auditing; assessing the effectiveness of a credit institution’s arrangements, ensuring effective governance, oversight and controls; interpreting a credit institution’s financial information, identifying key issues based on this information and appropriate controls and measures; insurance; IT; human resources; other) |
|  |  | (YYYY-MM-DD) |  |
|  |  |  |  |
|  |  |  |  |

# Additional information and annexes

| A | |
| --- | --- |
| If there is any other information that the appointee or supervised entity considers to be relevant to the assessment, it must be included here |  |

| B | |
| --- | --- |
| Please upload (if applicable) the following accompanying documents | Criminal record check  Board minutes regarding the appointment (draft if final version not yet available)  Minutes of the Nomination Committee (draft if final version not yet available), any other minutes regarding the appointment and/or other records of suitability assessments conducted within the supervised entity  Copy of identity card/passport  Suitability reports (both individual and collective in the case of tasks performed in a collegiate body)  CV  Conflict of interest policy  Diversity policy  Other documents (in accordance with national specificities) |

# Privacy statement for fit and proper

The [privacy statement](https://www.bankingsupervision.europa.eu/home/data-protection/privacy-statements/html/ssm.privacy_statement_prudential_supervision.en.html) sets out the legal basis and details for the processing of personal data by the ECB. The ECB is required to process personal data in respect of any application in order to assess the suitability of the appointee for the position.

With the submission of the completed questionnaire you acknowledge that you have read and understand the privacy statement.

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For specific terminology please refer to the [SSM glossary](https://www.bankingsupervision.europa.eu/home/glossary/html/glossa.en.html) (available in English only).

1. <https://www.finanssivalvonta.fi/en/regulation/FIN-FSA-regulations/organisation-of-supervised-entities-operations/15_2021/> [↑](#footnote-ref-2)
2. Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.6.2013, p. 338). [↑](#footnote-ref-3)
3. For example: racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, or data concerning health or a natural person’s sex life or sexual orientation. Regulation (EU) 2018/1725 of the European Parliament and of the Council of 23 October 2018 on the protection of natural persons with regard to the processing of personal data by the Union institutions, bodies, offices and agencies and on the free movement of such data, and repealing Regulation (EC) No 45/2001 and Decision No 1247/2002/EC (OJ L 295, 21.11.2018, p. 39). [↑](#footnote-ref-4)
4. A material change is any change that may affect the suitability of the appointee. [↑](#footnote-ref-5)
5. See Section 3.4.1 of the Guide to fit and proper assessments. [↑](#footnote-ref-6)
6. Act on Credit Institutions (ACI) chapter 10 paragraph 7, paragraph 8. [↑](#footnote-ref-7)
7. One-tier structure for supervised entities where a single board of directors performs management and supervisory tasks. Two-tier structure in the case of supervised entities where the various functions are performed by separate bodies (e.g. a management body in its management function in charge of the executive (management) function, and a management body in its supervisory function). Some supervised entities may also have hybrid governance structures. [↑](#footnote-ref-8)
8. The term “abroad” means any territory outside of the scope of competence of the ECB or of the NCA of the supervised entity to which you are being appointed. [↑](#footnote-ref-9)
9. See the definitions in Section 2, paragraph 15 (Definitions) of the joint ESMA and EBA Guidelines on the assessment of the suitability of members of the management body and key function holders under Directive 2013/36/EU and Directive 2014/65/EU (EBA/GL/2021/06). [↑](#footnote-ref-10)
10. ACI chapter 9 paragraph 5 subparagraph 2 [↑](#footnote-ref-11)
11. If a date is not certain, please give an estimated date. [↑](#footnote-ref-12)
12. Not applicable [↑](#footnote-ref-13)
13. See Table 1 and Table 2 of Section 3.1.3.2 of the Guide to fit and proper assessments. [↑](#footnote-ref-14)
14. Joint ESMA and EBA Guidelines on the assessment of the suitability of members of the management body and key function holders under Directive 2013/36/EU and Directive 2014/65/EU (EBA/GL/2021/06). [↑](#footnote-ref-15)
15. The response to this question will be taken as confirmation by the supervised entity that the training programme will take place as shown. [↑](#footnote-ref-16)
16. Board member includes also the position of member of the board of statutory auditors. [↑](#footnote-ref-17)
17. Criminal records that have been deleted from the official criminal registry should not be listed. Criminal records that have not been deleted should be disclosed regardless of the time elapsed since the underlying facts. [↑](#footnote-ref-18)
18. Relevant civil or administrative proceedings include (but are not limited to) proceedings in the following fields: banking, insurance activities, investment services, securities markets, payment instruments, money laundering, pensions, asset management or in any financial regulated sector including any formal notification of investigation or committal for trial, pending disciplinary actions or pending bankruptcy, insolvency or similar procedures, or breach of competition law. In any case, the information on administrative and civil proceedings must include proceedings that are relevant to the five fit and proper criteria in accordance with the national law implementing the CRD. For further information on what should be regarded as relevant, please refer to Section 3.2 of the Guide to fit and proper assessments. [↑](#footnote-ref-19)
19. By way of example, mitigating factors could include (i) the time elapsed since the alleged wrongdoing, (ii) the absence of further investigations or proceedings, (iii) the absence of dismissal from employment or any position of trust. [↑](#footnote-ref-20)
20. For instance, in the context of professional activity or employment. [↑](#footnote-ref-21)
21. The term “abroad” means any territory outside of the scope of competence of the ECB or of the NCA of the supervised entity to which you are being appointed. [↑](#footnote-ref-22)
22. These include alternative dispute resolution procedures provided by neutral out-of-court bodies such as conciliators, mediators and arbitrators, and out-of-court claims. [↑](#footnote-ref-23)
23. Such as holding a management or senior position(s). [↑](#footnote-ref-24)
24. Private mortgages of any value do not need to be disclosed (if they are performing, negotiated at arm’s length and not contrary to any internal credit approval rules) if they are not of a commercial/investment nature. Moreover, all personal loans (e.g. credit cards, overdraft facilities and car loans) granted to the appointee by the supervised entity (if performing, negotiated at arm’s length and not contrary to any internal credit rules) do not need to be disclosed as long as they are cumulatively under the threshold of EUR 200,000. Note that such mortgages or loans should be disclosed if they are, or are likely to become, non-performing for any reason. [↑](#footnote-ref-25)
25. Or subject to forbearance measures. [↑](#footnote-ref-26)
26. As defined in Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012, OJ L 176 27.6.2013, p. 1. [↑](#footnote-ref-27)
27. Current shareholdings of less than 1% or other investments of an equivalent value do not need to be disclosed. [↑](#footnote-ref-28)
28. See the [Report on declared time commitment of non-executive directors in the SSM](https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.report_on_time_commitment_of_non-executives~9cf492137e.en.pdf), August 2019. While this report provides valuable information on the current situation, it does not stipulate requirements or supervisory expectations and its figures do not affect the principle of proportionality or the established case-by-case assessment approach as described in the Guide to fit and proper assessments. [↑](#footnote-ref-29)
29. See the rules provided in Chapter 4, Title III, of the joint ESMA and EBA Guidelines on the assessment of the suitability of members of the management body and key function holders under Directive 2013/36/EU and Directive 2014/65/EU (EBA/GL/2021/06). [↑](#footnote-ref-30)
30. See the rules provided in Chapter 4, Title III, of the joint ESMA and EBA Guidelines on the assessment of the suitability of members of the management body and key function holders under Directive 2013/36/EU and Directive 2014/65/EU (EBA/GL/2021/06). [↑](#footnote-ref-31)
31. E.g. year-end data on total assets for a financial entity or data on total turnover and international presence for other entities. [↑](#footnote-ref-32)
32. “Other activities” means lecturing, charity work, pursuing a profession different from a directorship, etc. [↑](#footnote-ref-33)
33. For each directorship or other activity, a separate row needs to be filled in. [↑](#footnote-ref-34)
34. Privileged counting applies to directorships held within the same group, in institutions that are part of the same institutional protection scheme and in undertakings in which the institution holds a qualified holding. [↑](#footnote-ref-35)
35. This applies to directorships in organisations that do not pursue predominantly commercial objectives and positions representing the State. [↑](#footnote-ref-36)
36. Please include time needed for attendance at meetings of the management body, additional responsibilities such as (but not limited to) membership of committees, training, preparation and follow-up time needed for the meetings, buffer for crises, etc. [↑](#footnote-ref-37)
37. Meetings of the management body and board committees and any other meetings that the appointee will be involved in owing to the position. [↑](#footnote-ref-38)
38. For each directorship or other activity, a separate row needs to be filled in. [↑](#footnote-ref-39)
39. See Section 3.4.3.1 of the Guide to fit and proper assessments. [↑](#footnote-ref-40)
40. As provided in paragraph 57, Chapter 5, Title III, of the joint ESMA and EBA Guidelines on the assessment of the suitability of members of the management body and key function holders under Directive 2013/36/EU and Directive 2014/65/EU (EBA/GL/2021/06). [↑](#footnote-ref-41)
41. In accordance with the rules provided in Chapter 5, Title III, of the joint ESMA and EBA Guidelines on the assessment of the suitability of members of the management body and key function holders under Directive 2013/36/EU and Directive 2014/65/EU (EBA/GL/2021/06). [↑](#footnote-ref-42)
42. In accordance with the rules provided in Chapter 5, Title III, of the joint ESMA and EBA Guidelines on the assessment of the suitability of members of the management body and key function holders under Directive 2013/36/EU and Directive 2014/65/EU (EBA/GL/2021/06). [↑](#footnote-ref-43)
43. Do not include the time commitment for the function in the supervised entity for which this questionnaire is being completed (since this time is already recorded in row A). [↑](#footnote-ref-44)
44. ACI chapter 7 paragraph 2 subparagraph 2 [↑](#footnote-ref-45)