

The Board's collective assessment of areas of knowledge and competence					
3) Considerable knowledge and competence	<i>Multiple years of practical and professional experience from working within and leading the area</i>				
2) Sufficient knowledge and competence	<i>Practical and professional experience from working alongside or with responsible persons of the area</i>				
1) Limited knowledge and competence	<i>Limited practical and professional experience within the area</i>				
0) No knowledge or competence	<i>No practical and professional experience within the area</i>				
Area of knowledge and competence	Annika Saramies	Oliver Lagerström	Henrik Källén	Jacob Langhard Lövstedt	Collective assessment
Fondab's corporate values, culture and behavior within the management body and the institution	0	2	3	2	1,75
Internal capital, regulatory capital and funding	2	1	2	2	1,75
Treasury management	2	1	2	2	1,75
Recovery and resolution	2	1	2	2	1,75
Policy on outsourcing and outsourced activities	2	1	3	2	2
Information technology and security	3	2	2	1	2
Financial information and regulatory reporting	2	2	2	2	2
Business strategy and business plan, including associated risks	1	2	3	3	2,25
Fondab's services, products and markets	1	3	3	2	2,25
The key policies (including guidelines, policies and instructions)	2	2	3	2	2,25
Risk management (identifying, assessing, monitoring, controlling and mitigating the main types of risk of the institution)	3	2	2	2	2,25
IT risks	3	2	3	1	2,25
Legal requirements and regulatory frameworks	2	2	3	2	2,25
Data protection measures (Namely the General Data Protection Regulation, GDPR)	3	1	3	1	2
Operational risks	3	3	3	2	2,75
Credit risks	3	3	2	2	2,5

Anti-Money Laundering (AML) & Counter Terrorism Financing (CTF)	3	2	3	2	2,5
Accounting and auditing	3	2	3	2	2,5
Transparency and customer protection (including information to clients)	3	2	3	2	2,5
Whistleblowing mechanisms	3	2	3	2	2,5
The structure and responsibilities of the management body and its committees	3	3	3	2	2,75
Internal governance and internal control framework (including knowledge about the duties of the risk management, compliance and audit functions)	3	3	3	2	2,75
Risk strategy, risk culture and risk appetite (including frameworks)	3	3	3	2	2,75
Market risks	3	3	3	2	2,75
Legal/ reputational risks	3	3	3	2	2,75
Compliance risks	3	3	3	2	2,75
Remuneration policy and practices (management level and institution-wide)	3	3	3	2	2,75
Management of conflicts of interest	3	3	3	2	2,75
Managerial skills and experience	3	3	3	2	2,75
Equality and diversity	3	3	3	2	2,75
Financial and capital markets (local, regional and global perspective)	3	3	3	3	3
Average	2,548387097	2,290322581	2,774193548	1,967741935	2,39516129