
Annual Review
2012



Chartered Banker
Professional Standards Board

03	WELCOME Message from Lady Susan Rice CBE, CB:PSB Chairman
04	CB:PSB IN NUMBERS
05	EXECUTIVE SUMMARY
06	EXTERNAL PERSPECTIVE Professor Robin Jarvis, Chair of the Advisory Panel
07	VIEWPOINT Simon Thompson, Chief Executive of the Chartered Banker Institute and Chair of the Professional Standards Committee
08	PROGRESS
12	NEXT STEPS

CB:PSB Board members

- **Lady Susan Rice CBE**
Chairman
Managing Director of Lloyds Banking
Group Scotland
Lloyds Banking Group
- **Benoit de Vitry**
Group Treasurer
Barclays PLC
- **David Thorburn**
Chief Executive Officer
Clydesdale Bank
- **Mark Smith**
Chief Risk Officer
Europe and Global Head
Wholesale Credit and Market Risk
HSBC Bank plc
- **Richard Doe**
Chief Executive Officer
ING Direct UK
- **Graham Lindsay**
Group Director
Responsible Business
Group Corporate Affairs
Lloyds Banking Group
- **Chris Sullivan**
Chief Executive Officer
Corporate Banking Division
The Royal Bank of Scotland Group
- **Steve Pateman**
Executive Director
Head of UK Banking
Santander UK
- **Rick Hunkin**
Chief Risk Officer
Tesco Bank
- **Stephen Pearson**
General Counsel
Virgin Money
- (Ex-Officio):
Simon Thompson
Chair, Professional Standards
Committee; Chief Executive
Chartered Banker Institute

The Chairmen or Chief Executives of the bankers listed above signed the Commitment to Professionalism which led to the creation of the Chartered Banker Professional Standards Board

Message from the Chairman



LADY SUSAN RICE CBE

Banking is fundamental to the way society operates; a healthy economy requires a robust banking sector.

At a time of great challenge within banking, it's vital that the industry itself demonstrates how it will re-build its standing among customers and colleagues. That's why I'm honoured to be the first Chair of the Chartered Banker Professional Standards Board (CB:PSB) and why I'm so committed to its goals.

The CB:PSB is a unique initiative to enhance and sustain professional and ethical standards in banking. At a time when a Parliamentary Commission is considering whether standards in banking are absent or deficient, the existence of an industry-led and industry-championed Professional Standards Board, supported by an external Advisory Panel, could not be more important.

This first Annual Review demonstrates that the CB:PSB is well-established and has real momentum. Even as a relatively new initiative, its achievements are already significant. In our first year, we formed a Professional Standards Committee of industry experts to support our standard-setting work, recruited a permanent CB:PSB Team and created an Advisory Panel to challenge our thinking from a customer perspective.

We have also defined and published our first professional standard – the Foundation Standard for Professional Bankers – which guides CB:PSB

member banks in embedding the knowledge, skills, values, attitudes and behaviours set out in the Chartered Banker Code of Professional Conduct. Each member bank has already channelled significant resource toward implementing the Code and the Foundation Standard. This Review describes our progress overall and outlines our current and future plans.

We are grateful to the authorities and agencies engaged with the banking and the wider financial services industry which have offered support and encouragement throughout the development of the CB:PSB.

As we look ahead, our goals are clear. We will embed the Chartered Banker Code of Professional Conduct and implement the Foundation Standard across our organisations. We will build on the platform we have established by creating further professional standards at Intermediate and Advanced levels. We will grow our membership and reach. We will continue to engage with the Parliamentary Commission on Banking Standards to ensure that the CB:PSB is recognised as integral to addressing the issues of professionalism and standards in the banking industry. Above all, we will be assiduous in promoting and enhancing customer-focused ethical professionalism in banking.

‘It’s vital that the industry itself credibly demonstrates how it will re-build its standing.’

CB:PSB in numbers

9 current member banks

Launched in **2011**

3 The Advisory Panel represents three key customer segments

Circa **£1.5m** committed by member banks to support the CB:PSB

The oldest banking institute in the world, the Chartered Banker Institute was founded in

1875

Member banks employ more than **350,000** individuals working in banking in the UK

Over **70,000** bankers will meet the *Foundation Standard* by *July 2013*

Funding of the CB:PSB has been agreed for an initial period of three years

3

1 in 5 CB:PSB bankers will meet the *Foundation Standard* over the next eight months

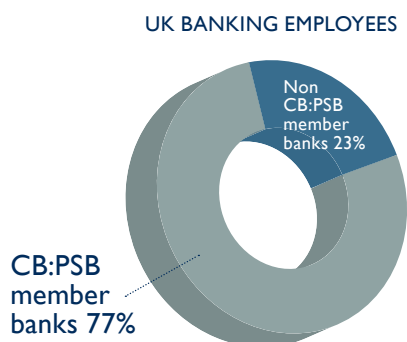
First Professional Standard published in July **2012**

A YouGov survey showed **50%** agree a Code of Conduct and professional standards would improve professionalism in banking

CB:PSB member banks serve more than **70** million UK customers

4 key publications

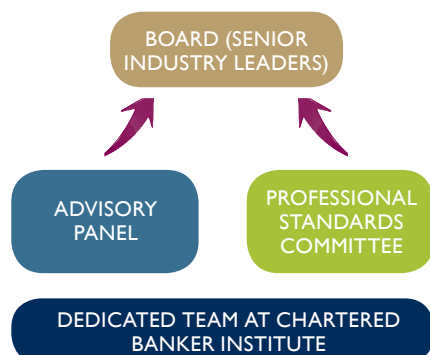
Executive summary



WHAT IS CB:PSB?

CHARTERED BANKER: PROFESSIONAL STANDARDS BOARD

= 9 UK BANKS
+ CHARTERED BANKER INSTITUTE



The CB:PSB is an initiative led by nine UK banks and the Chartered Banker Institute.

The CB:PSB was officially launched in October 2011 with the publication of Our Commitment to Professionalism in Banking signed by the Chairmen or Chief Executives of the founding members, the Chartered Banker Code of Professional Conduct and the Framework for Professional Standards.¹

The CB:PSB comprises a Board of senior industry leaders dedicated to driving professionalism in the banking industry, a Professional Standards Committee (PSC), an Advisory Panel and a dedicated CB:PSB Team within the Chartered Banker Institute. The Chairs of the Advisory Panel and PSC offer their perspectives overleaf.

The CB:PSB's overall aim is to restore public confidence and trust in the banking industry and promote a culture of professionalism amongst individual bankers. It is doing this by developing and supporting the implementation of industry-wide professional standards which set out the knowledge, skills, attitudes and behaviours expected of all bankers. The CB:PSB aims are to:

- DEVELOP A SERIES OF PROFESSIONAL STANDARDS TO SUPPORT THE ETHICAL AWARENESS, CUSTOMER FOCUS AND COMPETENCE OF THOSE WORKING IN THE BANKING INDUSTRY;
- FACILITATE INDUSTRY AND PUBLIC AWARENESS AND RECOGNITION OF THE STANDARDS;
- ESTABLISH MECHANISMS FOR THE IMPLEMENTATION, MONITORING AND ENFORCEMENT OF THE STANDARDS; AND
- HELP BUILD, OVER TIME, GREATER PUBLIC CONFIDENCE AND TRUST IN INDIVIDUALS, INSTITUTIONS AND THE BANKING INDUSTRY OVERALL, AND ENHANCE PRIDE IN THE BANKING PROFESSION.

This first CB:PSB Annual Review details progress against these aims.

¹CB:PSB documents are available at <http://www.cbpsb.org/>

An external perspective



PROFESSOR ROBIN JARVIS Chair of the Advisory Panel²

Coming from a background of accountancy, small business and latterly consumer issues, I recognise the vital role that banks play in our society.

For users of banking services, the CB:PSB is an important move to address the recent sharp decline in trust and confidence. As a first step, the CB:PSB has agreed to a common Code of Professional Conduct, a development which sets the tone for the CB:PSB's work.

An essential element of introducing the Code of Professional Conduct and professional standards is the input and oversight of the customer-focused Advisory Panel. As Chair, I support the over-arching aim of the CB:PSB to restore public confidence and trust in the banking industry and to promote a culture of professionalism. I am very pleased that CBI, Citizens Advice and the Federation of Small Businesses agreed to join me on the Advisory Panel.

The Advisory Panel members act in the customer's interest at all times. In supporting the development of the Foundation Standard, the Advisory Panel focused on the issues which matter most to those who use banks' services, such as customer service, fairness, consistency in complaints handling and understanding how decisions are made so that bankers need not only to articulate decisions but also the rationale underpinning decisions.

The CB:PSB will be critical in re-establishing trust and the development of a strong relationship between banks and the users of banking services, attributes which are widely acknowledged as crucial in a healthy functioning economy. I am delighted to be part of this initiative and, together with the Advisory Panel members, will seek to ensure that it maintains and builds its focus on banks' customers.

RJN JARVIS

'An essential element of introducing the Code of Professional Conduct and professional standards is the input and oversight of the customer-focused Advisory Panel.'

²Professor Robin Jarvis is Special Adviser, Association of Chartered Certified Accountants (ACCA) and Professor of Accounting, Brunel University

A view from Simon Thompson



Chief Executive of the Chartered Banker Institute and Chair of the Professional Standards Committee

The Chartered Banker Institute has driven an agenda of customer-focused, ethical professionalism throughout its 137 year history and, as such, we are proud to have played a leading role in founding the CB:PSB.

There has never been a time when professional standards in banking were under such scrutiny. Our ongoing, independent stewardship is vital to secure public confidence and trust in the CB:PSB and its professional standards.

There is public support for the involvement of an independent body in the setting and monitoring of professional standards in the banking industry, as evidence submitted to the Parliamentary Commission on Banking Standards demonstrates, as well as the CB:PSB's YouGov³ survey (see right).

As Chair of the PSC, I have a clear role in shaping the CB:PSB's professional standards, ensuring that they encapsulate the ethical and professional behaviours expected of all bankers. In addition, the Institute's CB:PSB Team continuously reviews implementation by the member banks and will conduct an independent review of their performance. The public, therefore, can have confidence in the integrity of the professional standards, and in the integrity of individuals achieving them.

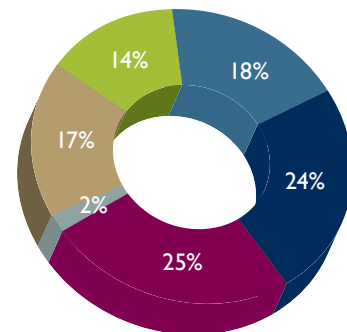
The Chartered Banker Institute is an educational charity supporting professionalism in banking, by providing a range of professional banking qualifications, underpinned by membership of the only remaining professional body in the UK for bankers. As well as meeting professional standards, more and more individuals and employers are supporting achievement of professional qualifications and membership.

I believe the revitalisation of professional standards in banking is beginning, primarily driven by independent professional bodies such as the Institute, and industry initiatives such as the CB:PSB. While there is still a long journey ahead, we have an excellent foundation on which to move forward.

Simon Thompson.

PUBLIC SUPPORT

Which one, if any, of the following organisations do you think should be mainly responsible for setting and monitoring professional standards in the banking industry e.g. setting knowledge, skills and behavioural standards?



- The Bank of England
- The Financial Services Authority (FSA)
- An independent professional body (e.g. the Chartered Banker Institute etc)
- Other
- Don't know
- Not applicable – this cannot be done by any single body alone

‘There has never been a time when **professional standards** in banking were under such scrutiny.’

³YouGov survey of 2189 UK adults

Developing professional standards

“Individuals take responsibility for their day-to-day activities, decision-making and for acting ethically and professionally within the context of their work, including identifying and taking steps to resolve ethical dilemmas and potential conflicts of interest.”

FOUNDATION STANDARD

The CB:PSB’s commitment to support customer focused, ethical professionalism is primarily delivered through the development and implementation of professional standards. Unlike most other professions, banking had no industry-wide agreed, common standards until the CB:PSB was launched.

The CB:PSB is developing standards at three levels:

- **FOUNDATION – BASIC STANDARDS OF PROFESSIONAL AND TECHNICAL COMPETENCE REQUIRED BY ALL THOSE WORKING IN THE BANKING INDUSTRY;**
- **INTERMEDIATE – SPECIALIST ROLES;**
- **ADVANCED – EXPERIENCED AND SENIOR BANKERS COMMITTED TO DEMONSTRATING ETHICAL AND PROFESSIONAL LEADERSHIP.**

The CB:PSB published the Foundation Standard on 2nd July 2012. As a universal standard, it is designed for everyone working in the banking industry.

The Foundation Standard sets out Professional Knowledge, Skills and Performance Indicators, covering key issues such as the purpose and function of banks, the economic environment in which banks operate, products and services and regulatory and legal requirements. It also sets minimum standards for values, attitudes and behaviours expected of professional bankers.

Those achieving the Foundation Standard will be able to demonstrate that they have the knowledge and skills to perform their role, that they take responsibility for acting ethically and professionally and that they adhere to the Chartered Banker Code of Professional Conduct.

BENOIT DE VITRY, GROUP TREASURER, BARCLAYS PLC AND CB:PSB BOARD MEMBER

‘The CB:PSB has helped lay important foundations on banking standards, work that I believe can be leveraged for the greater good of the industry in achieving a broad-based and accepted framework for professional standards.’

TESCO BANK DRIVES PROFESSIONAL DEVELOPMENT

‘At Tesco Bank the customer is at the heart of everything we do. We have always been committed to developing our people and we are delighted to be able to align our existing work with CB:PSB professional standards, and play a part in helping **restore confidence in the wider banking industry**’.

Implementation, monitoring and enforcement

CB:PSB members have committed to support the implementation of professional standards within their organisations by:

- SUBSCRIBING TO THE CHARTERED BANKER CODE OF PROFESSIONAL CONDUCT;
- ESTABLISHING AN INTERNAL WORKING GROUP TO SUPPORT THE DEVELOPMENT, EMBEDDING AND MONITORING OF STANDARDS WITHIN THEIR ORGANISATIONS;
- SETTING TARGETS FOR IMPLEMENTATION AND REPORTING ON THESE;
- ENCOURAGING AND CELEBRATING EMPLOYEES ACHIEVEMENT OF PROFESSIONAL STANDARDS;
- TAKING ACTION, IN LINE WITH EACH MEMBER'S DISCIPLINARY POLICY, AGAINST INDIVIDUALS WHOSE BEHAVIOUR FALLS SHORT OF THE CHARTERED BANKER CODE OF PROFESSIONAL CONDUCT AND PROFESSIONAL STANDARD REQUIREMENTS.

The CB:PSB agreed a target date for the first tranche of bankers to achieve the Foundation Standard. Over 70,000 bankers will achieve the Foundation Standard by 1st July 2013. This number will increase significantly over time as the majority of CB:PSB member banks are adopting a phased approach to implementation.

In line with the CB:PSB's commitment to maintain the engagement of banks' senior management, initial implementation targets have been agreed by a senior executive within each organisation.

lin5

CB:PSB bankers will achieve the Foundation Standard by 1st July 2013

Member banks implementation plans vary: some banks are aligning current systems and processes to the Foundation Standard and Chartered Banker Code of Professional Conduct and others are creating bespoke learning and performance systems.

Current industry best practice is integral to the Foundation Standard implementation process:

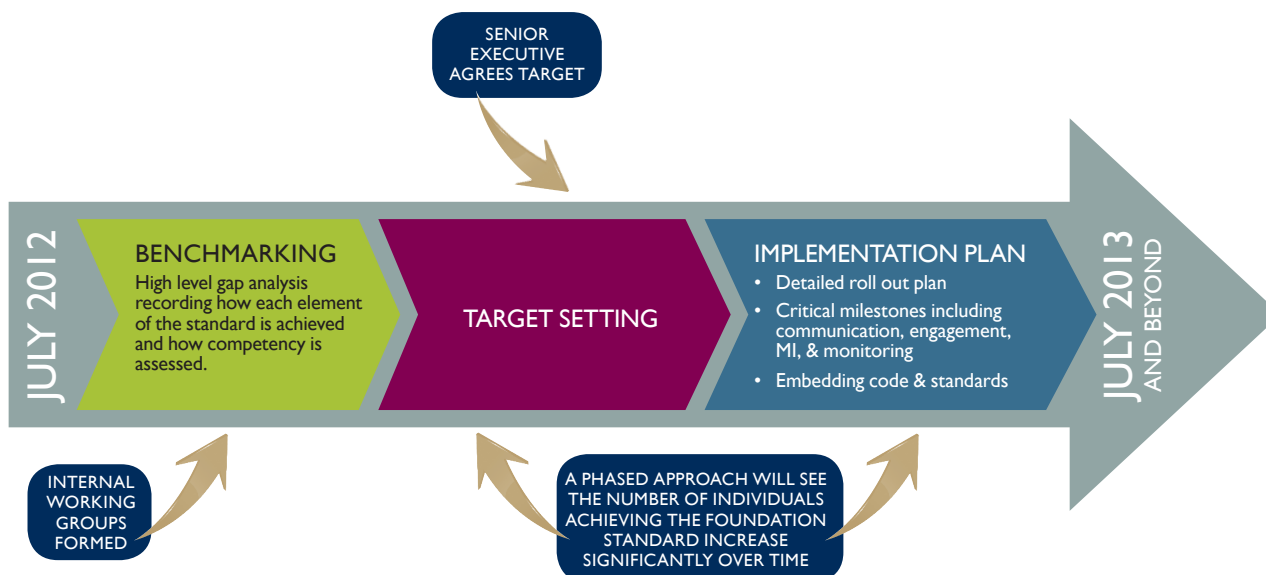
HSBC BANK PLC SUSTAINS ETHICAL PROFESSIONALISM

'In our Best Place strategy we aim to enhance and sustain a strong culture of ethical and professional development. That focus continues in the delivery of professional standards: **driving professionalism and qualification** of our people; embedding a coaching-led culture; and ensuring skills and capabilities development are well deployed and connected through all training and coaching programmes.'

'ALL ABOUT BANKING' AT SANTANDER UK

'Santander is fully supportive of the ethos behind the Foundation Standard for Professional Bankers. The extensive work we have committed in developing our **All About Banking** programme for our colleagues will provide robust support during the implementation of the Standard within the organisation for our initial target audience of all customer-facing staff.'

Case studies: Foundation Standard



CLYDESDALE BANK RAISES STANDARDS THROUGH TRAINING AND BENCHMARKING

We've been focused on raising professional standards to improve the customer experience and enable employees to boost their own professional development for many years.

As the first in our industry to have employees accredited to deliver the Chartered Banker Institute's Professional Banker Certificate training, all bank managers and advisers across our Retail network have now successfully achieved that level of certification.

Continuing to work in partnership with the Chartered Banker Institute, we are developing a further programme to ensure our entire Direct Banking team meets the knowledge requirements of the Foundation Standard, as well as benchmarking a number of our policies and processes against the Foundation Standard to drive improvements for customers and employees in areas as diverse as compliance and recognition.

From customer facing employees in our Direct Banking and branch operations to those in back office roles such as IT, we'll continue to work with the Chartered Banker Institute to provide training and qualifications to employees across the whole range of banking practices.

ING DIRECT UK ENGAGES AND INFORMS COLLEAGUES

Internal communication has been issued organisation-wide to provide an initial briefing on the Foundation Standard. We want to keep our staff fully engaged and informed and have

made a commitment to colleagues to provide communications throughout the implementation process.

RBS CORPORATE BANKING DRIVES PROFESSIONAL EXCELLENCE VIA ACCREDITATION

'To improve our service, we have invested in our people to develop their knowledge, skills and experience. We have launched an externally accredited programme for Relationship Managers centred around the customer, risk, business knowledge and the community to ensure we meet the high standards of professionalism our customers deserve.'

Chris Sullivan CEO, Corporate Banking Division and CB:PSB Board member

We know that business thrives on access to expertise. At every level and at every stage of business, customers want to be sure that they can access guidance from fully qualified advisers. Our Relationship Managers have attained rigorous standards which have been accredited by the Chartered Banker Institute. This means they have an endorsed level of professional excellence, allowing them to proactively meet customers' daily challenges, explore new business opportunities and offer ideas for development. By investing in our people we're aiming to provide the best possible support to our customers and their businesses.

Accreditation is also a key route for our people to achieve the Foundation Standard. By progressing through our accredited programmes, and with the support of performance management, our Corporate Relationship Managers will achieve the Foundation Standard by July 2013.

Case studies: Code of Professional Conduct

SETTING THE HIGHEST STANDARDS OF RESPONSIBLE BEHAVIOUR AT LLOYDS BANKING GROUP

Group Chief Executive, António Horta Osório, aims to build a great reputation for Lloyds Banking Group (LBG) founded on the highest standards of responsible behaviour. To support this, LBG launched Codes of Business and Personal Responsibility across the Group to demonstrate its commitment to operating responsibly, both at a business and an individual level. The Codes of Responsibility, which are fully aligned to the Chartered Banker Code of Professional Conduct, guide colleagues' decision-making by setting out how they are expected to behave in line with the Group's values of putting customers first, keeping it simple and making a difference together.

Training to support colleagues to adopt the Codes of Responsibility in their day-to-day decisions and conduct is planned for Q1 2013. By the end of December 2013, it is anticipated that all 100,000 LBG colleagues will have received this training and, on an annual basis, will confirm that they are acting in accordance with the Codes.

'EVERYONE BETTER OFF' AT VIRGIN MONEY

Virgin Money is pleased to be associated with an initiative that aims to restore public confidence and trust in banks and bankers. We feel that the work of the CB:PSB is aligned to our approach to make 'Everyone Better Off' by adopting high ethical standards. Our commitment to the work of the CB:PSB is marked by the formal launch of the Chartered Banker Code of Professional Conduct and the on-going work to establish a new Learning and Development Programme which will incorporate Continuing Professional Development based on the principles of professional banking which underpin the Code.

THE CB:PSB'S CODE OF PROFESSIONAL CONDUCT

I WILL DEMONSTRATE MY PERSONAL COMMITMENT TO PROFESSIONALISM IN BANKING BY:

- TREATING ALL CUSTOMERS, COLLEAGUES AND COUNTERPARTIES WITH RESPECT AND INTEGRITY;
- CONSIDERING THE RISKS AND IMPLICATIONS OF MY ACTIONS AND ADVICE, AND HOLDING MYSELF ACCOUNTABLE FOR THEM AND FOR THE IMPACT THESE MAY HAVE ON OTHERS;
- COMPLYING WITH ALL CURRENT REGULATORY AND LEGAL REQUIREMENTS AND FOLLOWING BEST INDUSTRY PRACTICE;
- TREATING INFORMATION WITH APPROPRIATE CONFIDENTIALITY AND SENSITIVITY;
- BEING ALERT TO AND MANAGING POTENTIAL CONFLICTS OF INTEREST WHICH MAY ARISE WHILST PERFORMING MY ROLE;
- DEVELOPING AND MAINTAINING MY PROFESSIONAL KNOWLEDGE AND SKILLS; AND
- ACTING, AT ALL TIMES, IN A FAIR, HONEST, TRUSTWORTHY AND DILIGENT MANNER.

Monitoring and evaluation

Over the coming months, the focus of CB:PSB activity will be on implementing the Foundation Standard to initial target groups by July 2013 and more broadly thereafter. As implementation progresses, the CB:PSB will undertake its first full cycle of monitoring and review.

CB:PSB progress will be measured in various ways, looking both at development, implementation and monitoring of professional standards and the overarching success of the CB:PSB.

Member banks' implementation of the Code of Professional Conduct and professional standards will be assessed through Self-Evaluation, encompassing critical evaluation and reporting on targets and Independent Review by the Chartered Banker Institute (see right).

Fundamentally, however, the success of the CB:PSB can only be demonstrated by delivering on its aims to:

- HELP BUILD, OVER TIME, GREATER PUBLIC CONFIDENCE AND TRUST IN INDIVIDUALS, INSTITUTIONS AND THE BANKING INDUSTRY OVERALL, AND ENHANCE PRIDE IN THE BANKING PROFESSION; AND
- FACILITATE INDUSTRY AND PUBLIC AWARENESS AND RECOGNITION OF THE STANDARDS.

A range of measures are required to assess progress against these aims including:



MEASUREMENT

Building Public Confidence and Trust

- Opinion polls
- Industry-related professional qualifications & membership
- Survey data
- Media coverage

Facilitating Public Awareness

- Opinion polls
- Survey data
- Media coverage

Enhancing Professional Pride

- Employee engagement
- Sector-related professional qualifications

Facilitating Industry Awareness

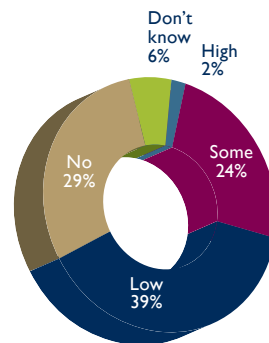
- Critical evaluation
- CB:PSB membership
- Survey data

Creating a baseline

A 2012 baseline is being established to enable annual reporting on levels of public confidence and trust and bankers pride in their profession together with awareness of the CB:PSB and its professional standards. This work began with a YouGov⁴ survey:

68% of UK adults have either no (29%) or low (39%) confidence and trust in banking individuals, banking institutions and banking industry in the UK.

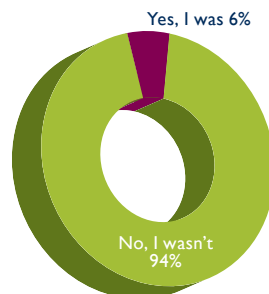
26% Just over one in four (26%) have some (24%) or high (2%) confidence and trust in banking individuals, banking institutions and banking industry in the UK.



To what extent, if at all, do you feel confidence and trust in the banking individuals, banking institutions and banking industry in the UK?

Integral to a focus on re-building trust and confidence, the CB:PSB aims to raise awareness of its Code of Professional Conduct and professional standards. The CB:PSB is familiar to banking authorities, regulators and government and there is growing recognition of the initiative across the banking industry. Public recognition, however, is low.

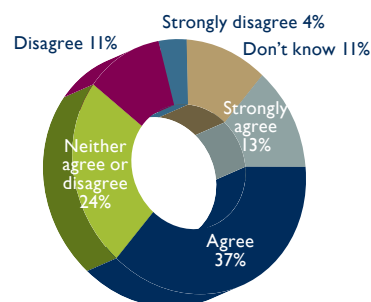
6% of UK adults are aware of the Chartered Banker: Professional Standards Board



The Chartered Banker: Professional Standard Board (CB:PSB) is an initiative supported by the 'Chartered Banker Institute' which aims to improve professionalism and competence in the UK banking industry. Before taking this survey, were you aware of this initiative?

The work of the CB:PSB resonates strongly with the general public.

50% 1 in 2 (50%) of UK adults agree that there should be a Code of Conduct for the banking industry that is supported by a series of professional standards. Another 24% remains neutral on this question.



To what extent do you agree or disagree with the following statement? The introduction of a Code of Conduct supported by a series of professional standards would improve professionalism and competence in the banking industry.

⁴All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2189 adults. Fieldwork was undertaken between 6th- 8th August 2012. The survey was carried out online. The figures have been weighted and are representative of all UK adults (aged 18+).

Maintaining momentum

PROFESSIONAL STANDARDS


The CB:PSB is developing further professional standards, starting with an Advanced Standard and, working with other professional bodies, an Intermediate Wholesale Banking Standard.

GROWING MEMBERSHIP

The CB:PSB is committed to growing its membership amongst banks with significant UK operations.

PARLIAMENTARY COMMISSION ON BANKING STANDARDS

With the growing dialogue on professionalism in banking, the CB:PSB is engaging with the Parliamentary Commission on Banking Standards and others to ensure broad recognition and understanding of the practical nature and momentum of the CB:PSB. In doing this, the CB:PSB will work with a wide range of industry bodies, consumer groups and stakeholders. The lead time to embed professional standards is not insignificant and the CB:PSB will encourage the Commission and others to build upon the strong foundation laid by the CB:PSB.



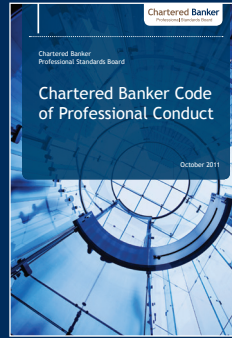
‘I believe that the CB:PSB provides the platform that will enable us to rebuild banking as a profession.’

Lady SUSAN RICE CBE, on behalf of the CB:PSB

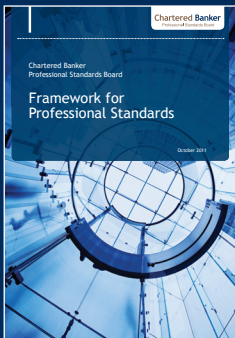
CB:PSB publications



Our Commitment to Professionalism in Banking signed by the Chairmen or Chief Executives of the nine founder member banks.



Chartered Banker Code of Professional Conduct which sets out the values, attitudes and behaviours the CB:PSB expects of bankers.



CB:PSB Framework for Professional Standards sets out the scope of the CB:PSB's professional standards, and how they will be developed, implemented, monitored and enforced.



Foundation Standard for Professional Bankers, supports the implementation of the Code of Professional Conduct by setting out in detail how the knowledge, skills, values, attitudes and behaviours expected of all bankers can be developed and maintained.

CHARTERED BANKER PROFESSIONAL STANDARDS BOARD

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Chartered Banker

Professional Standards Board