

Chartered Banker Institute Response to The Banking Standards Board Proposed Fitness & Propriety Assessment Principles (June 2016)

General Comments

We welcome the BSB's proposals, which clearly fulfil the objective of encouraging and strengthening existing practices. The collaborative approach taken by establishing the Working Group has led to clear definitions and principles relevant to the realities of modern banking and the pace of change therein.

We believe that setting these proposals out as guidance is appropriate and gives firms the flexibility to adapt to the different models and organisational structures.

The Institute is already helping a wide range of banks and bankers, meet the requirements of the new Certification Regime, via a range of resources, including:

- Certificates of Professionalism, a joint initiative with CISI aligned to the requirements of the Certification Regime and issued to members meeting our requirements for competence, behaviour, and fitness and propriety (from September 2016);
- A revised Code of Professional Conduct (The Chartered Banker Code) for our 30,000 members, aligned to the new Individual Conduct Rules. The Chartered Banker Code sets out the ethical and professional values, attitudes and behaviour expected of all professional bankers by our Institute;
- A wide portfolio of professional banking qualifications leading to Chartered Banker status, combining technical and ethical education and supporting the development and demonstration of competence, and fitness and propriety, for a wide variety of roles;
- Executive education and postgraduate degree-level programmes, including the Certified Bank Director Programme, Chartered Banker MBA and Senior Manager Accelerated Route to Chartered Banker (SMART CB), supporting the Senior Manager Regime in particular;
- Regulatory qualifications and CPD for individuals subject to qualification requirements;
- The Chartered Banker Professional Standards Board's (CB:PSB) Professional Standards, which can help evidence an individual's fitness and propriety to regulators. The CB:PSB is currently piloting, and will shortly release for consultation, an "Intermediate Standard" which will link both to the Certification Regime and to the Certificates of Professionalism workstream;
- Annual re-accreditation and certification of individuals through ongoing professional membership of the UK's banking institute, supported by a wide range of professional development [CPD] resources including an Ethics, Culture and Conduct Toolkit launched in 2014, with more than 120 hours of audio, video, e-learning and other materials. From 2017, a new annual ethics and integrity assessment test will be introduced for all members;

Chartered Banker

- Our bespoke consultancy, learning, e-learning and regulatory solutions; and
- Where possible aligning our qualifications and membership grades with those of other professional bodies to avoid duplication and enhance relevance in a sector which has high skills demands.

We believe that any guidance supporting the Senior Manager and Certification Regime should be enhanced to stipulate that individuals in scope should be required to hold a relevant and appropriate professional banking qualification¹, be a member of a relevant professional body (not necessarily, a banking institute, although we do believe that significant numbers of individuals employed by banks should be members, particularly those at more senior levels), comply with their Code of Conduct and complete relevant, audited Continuing Professional Development (CPD) annually. We would also highlight the appropriateness of the CB:PSB Leadership Standard for banking leaders that have responsibility within their organisations for promoting and embedding the culture, values and behaviours required to underpin the F&P regime.

Furthermore we believe that our Institute is well positioned to support the BSB and its members in the future development of good practice. A key role for professional bodies is to set, embed, enhance and sustain a culture of customer-focused, ethical professionalism, i.e. the professional norms expected and required. Since 2007, the Chartered Banker Institute has played the major role in codifying, supporting the implementation of, and verifying professional knowledge, skills, values, attitudes and behaviours for UK bankers through:

- Our close working relationships with UK banks to help them, and their employees, develop and demonstrate appropriate levels of professional competence and the values, attitudes and behaviours required. All our qualifications and professional development programmes contain significant elements of (a) applied professional ethics, (b) core banking skills, and (c) an overview of the "bigger picture" of banking. More than 50,000 individuals over the past 5 years have had their professional competence and values, attitudes and behaviours enhanced by the work of our Institute, either directly or indirectly;
- The work of the Chartered Banker Professional Standards Board (CB:PSB) which develops and implements professional standards for individual bankers thus contributing to the restoration of public trust and confidence and promoting a culture of professionalism in the banking sector. Not only has the CB:PSB developed and launched two professional standards (the Foundation Standard for Professional Bankers and the Leadership Standard), the work underpinning the external verification of these has led to the development of significant assessment and monitoring toolkits, including guidance on benchmarking;
- Setting and monitoring rigorous standards of initial and continuing ethical, technical and professional knowledge, skills and behaviour for individuals. The Institute was the first professional body in the financial services sector to

¹ In [independent research](#) conducted for the Institute by YouGov, 9 out of 10 UK adults expected all bankers to hold a recognised professional banking qualification.

Chartered Banker

introduce formal study and assessment of professional ethics, in the 1990s, and the Institute's work to develop and embed ethical and professional standards for bankers is widely regarded (and copied) in the UK and internationally. All Institute qualifications require study and assessment of professional ethics alongside technical knowledge components, in addition to self-standing modules on ethics such as "Professionalism, Ethics & Regulation"; and

- Our duties as an FCA accredited body, whereby the Institute is already operating appropriate systems and controls to verify, monitor and certify individuals.

Finally, whilst we appreciate that this guidance has been developed specifically for those 'in role', we would take this opportunity to ask whether any consideration has been given to guidance with respect to bringing on future senior managers and succession planning.

Specific responses

(1) Fitness and Propriety definitions and sources of information

Q1. We agree with the proposed Fitness and Propriety definitions. As mentioned above, we firmly believe that our Institute and the CB:PSB are well placed to engage with the BSB and its members to support the development of future best practice. Through the Institute's and CB:PSB's own monitoring and external verification processes, we have amassed a wealth of experience in the challenges faced in gathering meaningful evidence to assess behaviour and competence and in ways which replace the 'tick box' approach with a more substantive and evolving methodology, as can only be appropriate when assessing behaviours. We do not believe it would be helpful, or desirable, for existing monitoring and verification systems to be duplicated – rather, we would encourage the BSB to work with the Institute, and other professional bodies, to build on and extend these.

In that regard, it is helpful that the guidance highlights professional bodies as a source of external verification. Our response to (2) F&P Assessment Principles outlines in more detail our questions regarding the frequency and nature of that relationship. However, we are supportive of all steps to implement a two-way flow of information between bodies such as ours and employers to underpin the Certification Regime.

In particular, we strongly recommend that 'firms should be encouraged to report individuals for serious breaches of codes of conduct to professional bodies'. The BSB could play an important role in facilitating this process.

With regard to the definition of *Honesty & Integrity*, we note that, whilst covered under the information sources for *Reputation*, there may also be a case for considering *professional connection networks* as a possible source of external validation of an individual's honesty and integrity. However, the inclusion of more general *social media* as a relevant information source under either definition may create unintended consequences around privacy and/or human rights.

Chartered Banker

We note that there is no suggested evidence against 'Internal (Fact)' under *Reputation*. Whilst attendance itself at internal meetings may not evidence an individual's reputation, their participation in the same could e.g. punctuality; preparation; participation levels; willingness to step up.

Under '*Competence & Capability*', we would comment that the use of attendance levels at internal training / events is not a useful measure, rather a more outcome-focused approach would be required to evidence an individual's application of learning. Many professional bodies, including the Institute, already require (and help) individuals to keep records of learning outcomes and application as well as records of attendance – these systems exist, and could be built on at an sector-wide level.

We also note the suggestion that employers could consider setting up their own continuing professional development (CPD) scheme. As mentioned above in our general comments, we believe that any guidance underpinning the SMCR should stipulate membership of a professional body, which would remove this need (for more details on the Chartered Banker CPD Scheme please see Appendix 4). However, should an employer wish to follow this aspect of the guidance, our Institute is ready to support through our Approved Employer Scheme which reviews the provision by the employer, the supporting procedures and ensures we do not demand duplication through our own scheme. We have already accredited the learning and CPD programmes for a number of employers².

We believe that professional bodies working alongside employers provides the best framework for the delivery and audited assessment of CPD. Developing formal CPD schemes, particularly for structured learning, can be complicated, particularly in terms of quality, consistency and relevance.

The issue of seeking evidence of *Financial Soundness* is a complicated one, particularly at the level of senior management, when personal financial arrangements may be complex. Achieving consistency as to what should be understood as 'adequate' will be no small matter for firms individually and collectively. However, we limit our specific feedback here to the observation that, whilst all other definitions are written very positively, that of the *Financial Soundness* definition is by comparison fairly negative. This could be converted to a positive whilst still making the same points e.g. '*Assessment that an individual is of a financial position that minimises the risk of compromising their professional and ethical conduct*'.

Q2. These definitions broadly reflect those which we use in our learning materials, in our Code of Conduct, and through the work of the CB:PSB, in assessing individuals against the CB:PSB Foundation and Leadership standards. We have some concerns that the sources of information do not go far enough in moving away from current practice. The appraisal culture within banks itself must evolve if we are to see real change; there is a potential to rely too heavily on evidence gathered during the appraisal process, which in most firms is an annual event, The guidance could be strengthened by supporting a monitoring process which has many more check points to drive forward a more evident cultural change. The CB:PSB's 'Guidance to support the implementation of the Leadership Standards' provides some further ideas.

² The following banks are currently covered by our Approved Employer Scheme: Airdrie Savings Bank, Clydesdale Bank, The Royal Bank of Scotland Group, Tesco Bank and Yorkshire Bank.

Q3. As mentioned previously, we believe the guidance should be enhanced to stipulate *that individuals in scope should be required to hold a relevant and appropriate professional qualification, be a member of a relevant professional body and comply with Code of Conduct and complete relevant, audited CPD annually.*

(2) Fitness and Propriety assessment principles

Q4. We broadly agree that the assessment principles address the right issues.

Given the BSB's expressed desire to avoid duplication, we are particularly interested in the role of professional bodies in supporting the assessment process. Professional bodies already play a very significant role in the accreditation, validation and assessment of professional knowledge, skills, and behaviours, both in terms of initial assessment and reassessment. Furthermore, the experience gained through our work on standards, accreditation, and verification means we are excellently placed to support the BSB and its members in further development of best practice and guidance underpinning Principles 1 and 2.

Importantly, we believe that an opportunity exists here to create a better two-way flow of information, i.e. what information should employers be sharing (and when it should be shared) with professional bodies as part of the cycle of certification assessment. The existing legal framework means that in some circumstances it can be difficult for professional bodies in the banking sector to discipline members as they do not have investigatory powers, meaning there is often a lack of evidence. We would welcome further development of the guidance to complete the cycle of information, i.e. through the notification to professional bodies of the withdrawal of certification and/or disciplinary action by the employer. We believe this will enhance the credibility of the sector and those who work within it, by making it easier to investigate and sanction members who have failed to live up to the high standards expected. We believe this supports the aims outlined in Principle 10, and we would, therefore, welcome the opportunity to discuss what data should be sought, how requests are made, as well as frequency and fulfilment expectations.

With regards to Principle 3, we suggest that the guidance would be further enhanced if it stipulated that those responsible for the assessment process should hold relevant professional membership and professional qualifications. We believe our Institute and the CB:PSB have an established method with a proven track record of '*demonstrating commitment to upholding standards of behaviour and competence*' for both firms and individuals, through professional membership and commitment to the CB:PSB standards. Furthermore, professional bodies such as ours can, and do, provide a source for external audit and verification, which we believe the new regime requires. The experience of professional bodies in this way would also support the challenges expressed under Principle 6.

Principle 7 mentions the withdrawal of an individual's certificate, rather than certification. We understand by this the certificate suggested under Principle 10. Our comments on Principle 10 explain that we, together with the Chartered Institute of Securities and Investment (CISI) have developed 'Certificates of Professionalism' – a third-party validation scheme designed to support Certification. The BSB's guidance offers an opportunity for the sector to embrace this development as a solution to the question of how to communicate Certification decisions in a passportable way and

Chartered Banker

again we would reiterate the importance of a two-way flow of information with professional bodies about these decisions.

Not unrelated to the question of passportable decisions is the challenge under Principle 8 when considering the F&P assessment as part of a global group. We work with a number of professional bodies around the world and our Chartered Banker designation has become recognised worldwide. We would therefore offer our support to the BSB and its members in relevant aspects of the F&P process overseas through our own work in ensuring a consistency of behaviours and competence across jurisdictions.

We agree with the objective under Principle 9 to foster a positive view of the F&P process. We believe that professional bodies, such as ours, already offer this positivity through; the community of membership, a sense of achievement through qualifications, pride in achieving and maintaining externally verified standards, and peer and public respect through attainment of Chartered Status.

With regard to Principle 10, which proposes that BSB members collaborate on a common approach to Certification, we believe there is a need to avoid duplication and the BSB should align their work with that of the professional bodies – in particular with the new ‘Certificates of Professionalism’ scheme. Regulators, customers, and the sector itself, do not want to see a proliferation of schemes and certificates. The independence of professional bodies, combined with significant experience in assessment and verification, will provide greater consistency across the sector, given that *‘firms may differ in their approach to assessing F&P due to their size, product offering, risk appetite, culture and operating model’*. As noted elsewhere, ‘Certificates of Professionalism’ have been developed in conjunction with CISI and, in an effort to avoid unnecessary duplication, we would reiterate the offer made to discuss these in detail with the BSB Working Group.

Principle 11 – *Promoting high professional standards across the industry* reflects the founding principles of the Chartered Banker Institute, and underpins our public interest role as a Chartered, professional body. The Institute was the first body, following the 2008 banking crisis, to stress the importance of re-building the banking sector’s human capital on a foundation of sector-wide professional standards, alongside the sector’s financial capital. Several years before the LIBOR scandal, and the Parliamentary Commission on Banking Standards, the Institute stressed the importance of high ethical and professional standards to regulators, policymakers and to the banking sector, with considerable success. Since 2008, the Institute has grown from 8,000 members and several hundred students per year to 30,000 members and over 36,000 individuals enrolled to study for professional qualifications or standards. Through the work of the CB:PSB, launched by the Institute in 2011, we have made significant progress in helping firms *‘demonstrate a commitment to upholding high standards of behaviour’*, with more than 170,000 UK bankers having achieved the CB:PSB’s Foundation Standard for Professional Bankers.

The background information alongside Principle 11 encourages the achievement of professional qualifications and to maintain the standards achieved through a relevant professional CPD scheme. We believe this should go further, and that a relevant professional banking qualification should be required. The BSB Working Group did not think this would be an appropriate approach for all Certified roles, citing a possible barrier to entry. We are not sure on what basis this conclusion was drawn, and believe that the evidence shows that professional qualifications reduce and

Chartered Banker

remove barriers to entry to many professions, being (for the most part) “open entry” qualifications unlike university degrees, and similar. In the specific case of the Chartered Banker Institute, over the last 10 years we have introduced a wide range of professional programmes aimed at school-leavers and other non-graduates, bespoke and tailored qualifications that build on workplace learning and development, and assessments of experience, all of which aim to remove barriers to entry, and to help individuals demonstrate they have achieved the relevant standards of knowledge, skills and behaviour. We would welcome clarification as to what barriers may still be perceived for some of those in Certified Roles so that we might:

- Clarify misperceptions about modern professional banking qualifications and membership; and
- Work with BSB members to eradicate any real and/or perceived barriers.

Q5. Not unrelated to our points in Q4 above, we believe there is value in creating a central register of those assessed as Fit and Proper under the regime. We believe such a central register would significantly contribute to regaining public trust in the banking sector and to demonstrating the continuous improvement in conduct and culture being made. Furthermore, it may well support the objectives under Principle 10 in *‘communicating Certification decisions to individuals in a way that is passportable’*. Professional bodies, including the Chartered Banker Institute, have already undertaken a detailed scoping exercise and developed proposals for a central, “open” register for financial advisers, to replace the previous FCA register which is no longer being supported. This could be extended to cover a wider range of Certified individuals, and we would be happy to share the detailed work we have undertaken on this.

Q6. It is appropriate that banks should find challenges in the guidance BSB has set out if these principles are to bring about a significant change in the current culture. Whilst some of the evidence supporting the assessment may be achievable for some, for example, the top 250 senior executives, our experience indicates that it may become significantly more challenging to gather as the scope expands, not least due to budgetary constraints. Consistency within firms may also prove just as difficult as consistency across the sector. However, we would highlight the importance of work bodies such as ours and specifically that undertaken by CB:PSB with banks to implement the Leadership Standard, as well as the introduction of the new Intermediate Standard with its link to the Certification Regime. The challenge as we see it is to build on this existing work together with the BSB and its wider membership to help firms achieve the required cultural step change within the timeframe.

(3) Fitness and Propriety assessment record template

Q7. Broadly we believe that the template addresses the right issues. It does, however, flag an area for further consideration. Given that the guidance leaves scope for banks to select which information sources are appropriate as part of an F&P process, the guidance could be enhanced to avoid any suggestion that a source of information has been ignored, for example, where it is known that the source may disclose something negative about an individual.

Chartered Banker

Q8. We suggest that the guidance would benefit greatly from a worked example. This would provide the BSB and its members with a test of the guidance in a real-life situation to see if it works in practice. Again we would highlight the experience in this area of the CB:PSB, gained through its monitoring work where a bank's existing systems and processes are benchmarked against the requirements of the Professional Standard in question, and the development of significant assessment and monitoring toolkits to support the CB:PSB verification process.

Q9. As outlined above, it can be very difficult at present for professional bodies to obtain the information from employers, whether to support a membership application, to verify achievement of standards, or as evidence in any disciplinary proceedings. Much of the information documented in the template would be useful in providing professional bodies with relevant information in a timely fashion, which could enhance the rigour of professional body oversight of members. The BSB could play a key role in encouraging and facilitating the sharing of such information with professional bodies.

Chartered Banker

Appendices:

- Institute Background
- Revised Code of Conduct
- Certificates of Professionalism
- CB:PSB Annual Progress Report
- CB:PSB Guidance to support the implementation of the Leadership Standard for Professional Bankers
- Institute Annual Report
- Chartered Banker CPD Brochure
- Enhancing Culture and Conduct in Banking [brochure]

Chartered Banker

APPENDIX 1

The Institute in Numbers



Institute Background

1. The Chartered Banker Institute (“the Institute”) is the oldest professional banking institute in the world. The Institute was founded in 1875, operates in all UK nations, and has a significant and growing international presence. The Institute has driven an agenda of ethical professionalism throughout its existence; promoting professional standards for bankers, providing professional qualifications for retail, commercial and private bankers in the UK and overseas, and offering professional membership to qualified individuals.
2. The Institute received Royal Charters of incorporation in 1976 and 1991. In 2000, approval was received from the Privy Council to award the “Chartered Banker” professional designation to individuals meeting the Institute’s highest standards and qualification requirements for ethical, professional and technical competence. The Chartered Banker Institute is the only body able to award this title. For an individual to become a Chartered Banker requires Masters-level study of modules in: (a) contemporary issues in banking, (b) credit & lending, and (c) risk management, plus a choice of elective modules in subjects including retail banking, corporate banking and private banking. All students must also complete a Masters-level module in Professional Ethics and Regulation. Qualifications are offered by the Institute itself, as well as by a range of university partners.
3. Post qualification, all Chartered Bankers and the great majority of the Institute’s members must satisfy the Institute’s Continuing Professional Development (CPD) requirements, including mandatory annual ethics refresher training, to continue to use the “Chartered Banker” designation.
4. In addition to the flagship Chartered Banker qualification, the Institute offers a wide range of professional banking and regulatory qualifications, to support

Chartered Banker

individuals at all career levels, all of which involve study of professional ethics.

5. The Institute currently has over 30,000 members. In addition, over the past 5 years, a further 25,000 individuals have participated in a training programme delivered by an employer, university, college or other training provider, accredited by the Institute against our professional and qualifications standards, and providing a pathway to achieving a professional qualification awarded by the Institute.
6. See www.charteredbanker.com for more information on the Institute and its activities.
7. In 2008, the Institute began work leading to the launch of the Chartered Banker Professional Standards Board (CB:PSB) in October 2011, chaired by Lady Susan Rice. The CB:PSB is a unique initiative, led by 10 UK banks³ and the Chartered Banker Institute, to enhance and sustain professional and ethical standards in banking in the UK. The CB:PSB develops and, through its member banks, implements professional standards (standards of conduct and expertise) for individual bankers which will contribute to the restoration of public trust and confidence and promote a culture of professionalism in the banking sector.
8. In October 2011, the CB:PSB published the Chartered Banker Code of Professional Conduct, to which all member banks subscribe, and which encompasses approximately 70% of the UK banking workforce. In July 2012, the CB:PSB launched its first standard, the Foundation Standard for Professional Bankers (the Foundation Standard). Nearly 250,000 bankers, including 173,986 in the UK, achieved the Foundation Standard in 2015. As well as increasing the numbers who achieved the Foundation Standard, some CB:PSB firms have started working towards the Leadership Standard (CB:PSB's second standard launched in 2015) and expect a number of senior individuals to meet this exacting standard in 2016⁴.
9. The CB:PSB works closely with regulators, and also with the Banking Standards Board (BSB). The BSB's mission is the development, promotion and encouragement of professional high professional standards in the banking sector, with a focus on institutions. The CB:PSB focuses on professional standards for individuals.

See www.cbpsb.org for more information on the CB:PSB and its professional standards.

³ CB:PSB members are Barclays, Clydesdale & Yorkshire Banks, HSBC, Lloyds Banking Group, Sainsbury's Bank, Santander UK, RBS, Tesco Bank, United Trust Bank and Virgin Money; covering over 300,000 individuals in the UK employed by CB:PSB firms.

⁴ [CB:PSB Annual Progress Report 2016](#)

APPENDIX 2

Revised Code of Conduct

With ever more scrutiny on culture and conduct in banking, the Chartered Banker Institute is leading cultural change in banking by launching on 1st September, a revised Code of Professional Conduct (The Chartered Banker Code) for its 30,000 members. The Chartered Banker Code sets out the ethical and professional values, attitudes and behaviour expected of all professional bankers by the Chartered Banker Institute.

This revised Code will reinforce the importance and relevance of the Institute's work and demonstrate alignment with the FCA and PRA's "Conduct Rules". Indeed, the revised Code goes considerably beyond regulatory requirements, enabling banks and bankers not only to demonstrate accountability but the exacting professional conduct standards set by the Institute. The Institute's Code aligns with the CB:PSB's [Chartered Banker Code of Professional Conduct](#) and by aligning the two Codes it means that approximately 70% of the UK banking workforce is now covered by a common code, covering around 350,000 individual employees.

Individuals can develop and demonstrate the values, attitudes and behaviour set out in the Chartered Banker Code by gaining a relevant professional qualification from the Chartered Banker Institute, becoming a member of the UK's professional body for bankers, and making an annual commitment to be bound by the Chartered Banker Code and to meet the Institute's [Continuing Professional Development \(CPD\)](#) requirements.

The Chartered Banker Institute believes that to enhance public confidence and trust in banks and bankers, and pride within the banking profession, individuals should make a personal commitment to a higher standard of professionalism, such as that set out in the Chartered Banker Code. Crucially, members of the public will also be able to make a complaint about members who they feel are not demonstrating the principles set out by the Code.

APPENDIX 3

Certificates of Professionalism

Building on our many years of experience of assessing individuals' professional competence, and working with our colleagues at the [Chartered Institute of Securities and Investment \(CISI\)](#), we are able to help firms assess and certify individuals' fitness and propriety using a standardised approach and methodology. Individuals meeting our requirements will be issued, on an annual basis, with a Certificate of Professionalism, certifying their competence, behaviour, fitness and propriety.

Individuals are expected to demonstrate their competence, behaviour, fitness and propriety by meeting, as a minimum, the following requirements:

- **Professional Knowledge:** individuals must hold a relevant professional banking qualification either awarded by or recognised by the Institute.
- **Continuing Professional Development:** individuals must complete, and provide evidence of a minimum of 35 hours per year of CPD which is applicable to their role, maintains and/or develops their relevant professional qualification, and contains a minimum of 5 hours of professional ethics education and development activities; and
- **Commitment to Code of Professional Conduct:** individuals must make a personal commitment to the expected values, attitudes and behaviours set out in the [Chartered Banker Code of Professional Conduct](#) and be a member in good standing of the Chartered Banker Institute.

Full details can be found in the [Culture and Conduct section](#) of our website.

Chartered Banker

APPENDIX 4

- [The CB:PSB Annual Progress Report 2016](#): The CB:PSB, the sector-led initiative building and demonstrating professionalism in banking, published its Progress Report 2016 on Thursday 26th May 2016. The Report highlights: how the CB:PSB is driving professionalism forward across the banking sector; the CB:PSB's continuing journey to enhance customer confidence in every banker in every bank in the UK; and progress towards the CB:PSB's aims. Nearly a quarter of a million individuals achieved the Foundation Standard for Professional Bankers in 2015. Over half of individuals working in the UK for CB:PSB firms have achieved the Foundation Standard - that's 173,986 individuals. In addition, a further 72,000 individuals working globally for CB:PSB firms have met the Foundation Standard. This marks an increase of 31% on the 2014 UK and global figure (187,316) and is a major milestone towards the CB:PSB's aim of professionalising banking.
- [CB:PSB Guidance to support the implementation of the Leadership Standard for Professional Bankers](#): The Leadership Standard is aimed at professional bankers with leadership responsibilities for developing, promoting and embedding a culture of customer-focused, ethical professionalism consistent with the values, attitudes and behaviours set out in the Code. The purpose of this Guidance is to support CB:PSB member firms implementing the Leadership Standard. It is intended to be of particular benefit to those engaged in developing policies, procedures and systems to support the achievement of the Leadership Standard. It may also be helpful to a wide range of stakeholders who support and value the learning and development of Professional Knowledge, Skills, Values, Attitudes and Behaviour in the banking sector.
- [Chartered Banker Institute Annual Report 2016](#): This year, the Chartered Banker Institute (the Institute) celebrated its 140th anniversary. We are proud to be the oldest institute of bankers in the world, as well as the only remaining institute of bankers in the UK. As this Annual Report shows, we continued to increase our impact and influence, with a rapidly growing number of banks and bankers joining us in rebuilding pride in the banking profession.
- [Chartered Banker CPD Brochure](#): We recognise the diverse range of careers on offer to our members and believe they should have the autonomy to choose the method, subject and type of learning that matches their needs and those of their employer and customers. This document provides an overview of our scheme.
- [Enhancing Culture and Conduct in Banking](#) The Chartered Banker Institute understands that building human capital is as important for banks as maintaining financial capital. To support banks as they implement the new regulatory architecture, including the Senior Managers Regime, Certification Regime and a new set of Conduct Rules, we have produced this useful brochure outlining how the Institute is well placed to complement and support the work of regulators and banks to enhance and sustain customer-focused, ethical professionalism in banking.