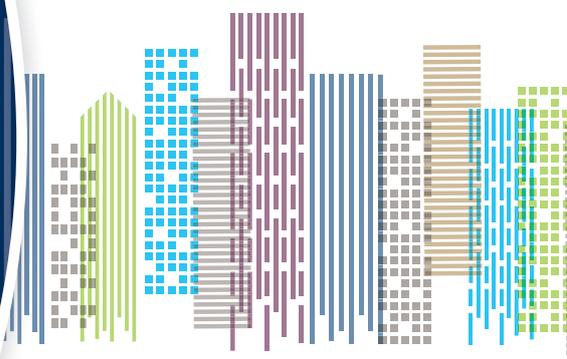


Chartered Banker

Professional Standards Board

Independent Monitoring Panel

Annual Report 2018



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Independent Monitoring Panel

Annual Report 2018

Chairman's Welcome

Dr Ian Peters MBE

*Independent Monitoring Panel Chair and
Chief Executive, Chartered Institute of Internal Auditors*



The Chartered Banker Professional Standards Board (CB:PSB) is a collaboration between UK banks and their professional body, the Chartered Banker Institute, to set and raise professional standards. CB:PSB professional standards set out conduct and expertise requirements which individual bankers, on an annual basis, work to achieve. They are not professional qualifications and those achieving CB:PSB standards do not need to become members of a professional body – though the CB:PSB has prompted routes to both. Established in the aftermath of the global financial crisis, the CB:PSB is a mechanism to broaden ethical professionalism which has been in operation for nearly ten years.

In 2016, an Independent Monitoring Panel was established under my Chairmanship to provide an external and independent perspective on the effectiveness of CB:PSB professional standards and the extent to which the aims of the CB:PSB are being delivered. The Panel and I are pleased to present our second Annual Report.

The focus of this Report, which covers activity in 2017 and 2018, is to outline progress on seven recommendations we made to the CB:PSB Board in our inaugural Report published in November 2017 (www.charteredbanker.com).

We set out our 2017 recommendations below and provide further detail, including a summary of progress, in the pages that follow:

- **appropriate resource should be committed to support the growth of the CB:PSB, to bring more banks on board and increase the reach of the CB:PSB's work.**
- **the CB:PSB Board should increase the Foundation Standard 'in scope' population to include all staff.**
- **the CB:PSB Board should set appropriate targets for the Intermediate and Advanced Standards to create collective goals to work towards.**
- **the CB:PSB Board and banks should consider creative ways to engage customers.**
- **the Chartered Banker Institute should seek to raise awareness of the Chartered Banker brand.**
- **banks' boards should be made aware of the numbers of individuals within their banks who achieve professional standards annually.**
- **there should be a renewed or enhanced focus, within member banks and across the industry, on this important work.**

We are pleased that there has been progress on our recommendations. We acknowledge some of our recommendations may take longer than one year to achieve and this Report can be considered, in some respects, an interim update.

Success in each of the recommendations is dependent on the will of current CB:PSB member banks and other firms across the sector to embrace ethical professionalism as a mechanism for workforce development and restoring customer trust. Whilst there is an intuitive appreciation that professional standards are the 'right thing to do' banks require a clear business case. CB:PSB professional standards need to demonstrate return on investment and move from the domain of 'right thing to do' to 'it makes sense'. It remains our view that senior management and banks' main Boards need to be fully engaged in this agenda to realise this transition.

As a range of independent experts who have studied available research and analysis – we assert that professional standards have the capacity to deliver significant benefit to colleagues and customers. Research across a variety of sectors shows that professionals, that is individuals who meet ethical standards, are educated and maintain their expertise through continuing professional development, are trusted. CB:PSB and Chartered Banker Institute research also shows that colleagues who can demonstrate their ethical professionalism feel considerably more pride than counterparts who have no professional credentials. The banking sector has regained some of the trust lost in the aftermath of the financial crisis but there remains work to be done. Investing effort and resource in professionalism is a way to increase trust.

As the Independent Monitoring Panel, we continue to champion the CB:PSB and will maintain focus on our recommendations which we believe will help realise and embed the positive outcomes that CB:PSB professional standards and wider professionalism can deliver.



Overview of the Year

Dame Susan Rice DBE

CB:PSB Chairman

The CB:PSB has achieved a great deal in terms of growing professionalism in banking – through the practical application of standards which individuals working in banking achieve and by making professionalism part of the industry narrative. In 2017, over 175,000 individuals met the Foundation Standard and 12,000 followed a professional pathway, created by the CB:PSB and the Chartered Banker Institute, from that standard to qualification and membership. The numbers, as a high-level measure, are impressive. However, the Independent Monitoring Panel reminds us – the CB:PSB Board, banking institutions and industry regulators and stakeholders – that there remains a lot of work to do.

Formed nearly a decade ago against the backdrop of the Global Financial Crisis, the CB:PSB was established to create the first set of professional banking standards which we hoped would contribute to rebuilding customer trust and confidence and colleague pride. Since then, data commissioned by the CB:PSB and Chartered Banker Institute has demonstrated resilience in trust, confidence and pride – each measure shows positive growth albeit at an incremental pace. We can draw some reassurance from the data, but it is also a prompt to maintain our efforts and continue to build on the strong foundation we have created.

This Report details progress on seven recommendations which the Panel made to the CB:PSB in November 2017.

The recommendations were intended to reinforce and enhance the activities of the CB:PSB and together with the Board, I welcomed the Panel's insight and commitment.

As a collective, the CB:PSB is justifiably proud of what it has achieved and we're now looking forward – considering the capabilities of the banker of the future and how these can be supported by professional standards. The panel has helped sharpen our focus through their recommendations and through their commitment to the aims of the CB:PSB.

On behalf of the Board, I am grateful to the Panel for their work and support.



*...a prompt to maintain our efforts
and continue to build on the strong
foundation we have created.*



Susan Rice

Introduction to the Panel & Recommendations Summary

Independent Monitoring Panel

The Independent Monitoring Panel was established in 2016 following the recommendations of a Monitoring Working Group that the CB:PSB convened in 2015. We are an independent body monitoring the effectiveness of CB:PSB professional standards implementation by member banks, the standards monitoring process, and the extent to which CB:PSB aims are being delivered. The CB:PSB aims 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 standards in banking;

- 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.

Our intent is to provide an independent overview of the extent to which the CB:PSB's aims are being delivered, and to support the CB:PSB in its delivery of those aims. Our remit requires us to look at the detail of CB:PSB monitoring but we also step back from this detail to form views on the CB:PSB as a whole. Acting as a critical friend, we applaud success and where we see room for improvement, we call this out. We hope that our scrutiny and conclusions will contribute to the rebuilding of trust and confidence – particularly among customers and the wider stakeholder community – in the banking profession.

Recommendations Summary



In our first Annual Report, published in November 2017, we made a series of recommendations to the CB:PSB Board. We made these recommendations to ensure a continued focus on effective monitoring of the CB:PSB and to underline our role as a critical friend to the CB:PSB Board. Ultimately, we want to provide assurance to banks' customers and stakeholders that they can have confidence in the outputs of the CB:PSB.

Recommendation	Summary of Progress to Date
1 Support the growth of the CB:PSB	Resource committed but no growth achieved. One firm has withdrawn from the initiative.
2 Increase the Foundation Standard 'in scope' population	Collectively achieved but scope for individual firms to increase the Foundation Standard population. CB:PSB has agreed to do this where it adds value.
3 Set targets for the Intermediate and Advanced Standards	CB:PSB agreed to create Action Plans setting out their banks' plans for the Intermediate and Advanced Standards. One firm is progressing the Intermediate Standard and several have developed pathways to qualifications and membership. The recommendation has not been achieved but the Panel recognises the work banks are doing to grow professionalism.
4 Creative ways to engage customers	There has been no traction with the recommendation to engage customers. The Panel has urged banks to share and build on examples of good practice.
5 Raise awareness of the Chartered Banker brand	This recommendation is for the Chartered Banker Institute rather than the CB:PSB. The Panel has urged a greater alignment between the CB:PSB and Institute to foster clarity.
6 Banks' boards awareness of CB:PSB progress	Banks' boards (though not necessarily main boards) are aware of CB:PSB progress. 2018 monitoring has been updated to reflect the need to inform main boards.
7 A renewed or enhanced focus	The CB:PSB has made progress in some areas but not in others. The Panel is keen to assist the CB:PSB as it considers the next stage of its development.

Recommendations

Progress

Over the last year, we have presented our recommendations to the Board and discussed how they may be progressed. We were pleased that the Board welcomed our recommendations and has agreed ways to take them forward.

We recognise that many of our recommendations will take time to achieve and our Report on action taken and progress made should be seen as an interim update. We also recognise that banking is operating in a dynamic environment and the CB:PSB Board is currently considering how its standards and model may adapt to meet future requirements. In our commentary, we allude to this review and reflect some of our thinking on how the CB:PSB may evolve whilst maintaining its core focus on professionalism and the open architecture (see page 7) which it facilitates.

1 Support the growth of the CB:PSB

We firmly believe that a collective and common focus on raising standards is key to rebuilding public confidence in banking. Not only does a common focus support the rebuilding of public confidence and trust, but there are benefits to the industry as embedding professionalism becomes the norm.

Over 2018, the CB:PSB has made growing bank participation a key priority and has channelled increased financial and staff resource toward this activity. The Board also agreed a new membership category focused on the Chartered Banker Code of Professional Conduct to help support new membership. 'Affiliate membership' recognises that for a variety of reasons some firms may not have the current capability or capacity to implement professional standards but may be keen to align themselves to the CB:PSB. This membership category enables firms to join the CB:PSB by subscribing to the Code. It is anticipated that Affiliate members would progress to full membership and to professional standards during a set timeframe.



The panel has actively encouraged membership growth through engagement with key stakeholders.

IAN PETERS MBE



In terms of increasing membership, we have urged a focus on attracting larger firms as well as new entrants to the banking market. With the goal to increase the coverage of professional standards, it makes sense to prioritise firms which employ the greatest number of people. However, bringing in newer and more entrepreneurial banks, may help refresh the CB:PSB and underline why all banks should be engaged in this worthwhile initiative.

At the time of reporting, no new firms have joined the CB:PSB and regrettably Santander has withdrawn. Santander has supported the CB:PSB since its inception but we understand that they will not be progressing the Intermediate and Advanced Standards.

Together with the CB:PSB Board, we are keen to see more firms join the CB:PSB and for current members to maintain their membership. We are keen to support the Board as it looks ahead to the next stage in the CB:PSB's evolution and agree that the CB:PSB has reached a point where such a review is necessary.

Last year 177,589 individuals achieved the Foundation Standard. This was an increase on the 2016 figure but also a significantly higher number than had been anticipated.

2 Increase the Foundation Standard 'in scope' population

In our first Annual Report, we noted our concern about the impact of ring-fencing. We reported that for the banks impacted by ring-fencing, the current population of the Foundation Standard straddled the ring-fence – meaning that investment bankers as well as commercial and retail bankers were meeting the Foundation Standard.

We were concerned that individuals 'in scope' might be moved out of scope due to ring-fencing, noting that this would neither be the desired impact of this regulation nor in the best interests of customers.

Over the course of 2017, banks impacted by ring-fencing either maintained their Foundation Standard population or expanded it, ensuring both sides of the ring-fence were 'in scope'. We welcome this development which we see as positive for banks and for customers.

Recommendations

Collectively the CB:PSB has met our recommendation to increase the population undertaking the Foundation Standard but there is scope for some firms to grow the Foundation Standard within their organisations.

When we discussed this recommendation with the Board it was noted that there are numerous reasons why scope may differ from firm to firm. Whilst accepting this, we urged the Board to be ambitious and therefore welcomed the Board's decision to grow the Foundation Standard 'in scope' population where this will add value to individuals and the firm.

As we finalise our Report, we are pleased to note that one of the newer CB:PSB banks has launched the Foundation Standard. The bank anticipates that individuals will be achieving the standard by the end of the year, having successfully progressed through annual training, development and performance management which have been benchmarked against the Foundation Standard.

3

Set targets for the Intermediate and Advanced Standards

We urged the Board to set collective goals for the Intermediate and Advanced Standards because we have seen this model – of agreeing common objectives across the member banks – deliver significant and positive results with the Foundation Standard.

Our focus on the Intermediate and Advanced Standards is driven by the CB:PSB aims which outline that the CB:PSB will develop a series of professional standards. We consider it important for the CB:PSB to move beyond implementation of the Foundation Standard.

As a first step, the Board agreed to develop Action Plans setting out their banks' plans for the Intermediate and Advanced Standards. Following our review of these plans, we are aware that implementation of the Intermediate and Advanced Standards, for some banks, is proving difficult. Banks report issues with cost, complexity and overlap with their existing employee development frameworks. One bank, however, developed a detailed and well-constructed plan for the Intermediate Standard which we applaud. We also applaud the banks which are progressing professional qualifications and professional body membership which build on the Foundation Standard as we see this as a clear demonstration of professionalism.

We suggest that the CB:PSB reviews the reasons why some banks are not implementing the Intermediate and Advanced Standards and uses this insight to inform the evolution of the CB:PSB. We are aware, for instance, that the development of Apprenticeship Standards is having an impact on decisions banks are making in terms of learning and development prioritisation and spend.

The CB:PSB supports an open architecture – the model enables banks to meet standards in a way that aligns with internal training and development and is not tied to any provider. We suggest that an open architecture should be applied to measuring the CB:PSB's success as well. Some banks within the initiative are implementing pathways

to qualification and membership which is a clear commitment to professionalism. Where we see this commitment, we are satisfied that lack of progress with increasing the reach of CB:PSB professional standards – particularly at Intermediate level which requires a qualification – does not equate to lack of progress with increasing professionalism. However, the CB:PSB does not measure the level of banking qualifications and membership, these areas being the preserve of Chartered bodies, most notably the Chartered Banker Institute.

In order to provide clarity to banks and their customers, and as a first step, we suggest that the work of the CB:PSB and the Institute is more closely aligned so that firms can be measured on all of the activities they are pursuing – banking standards, banking qualifications and Chartered Banker Institute membership – that lead to the aim of promoting and fostering ethical professionalism across the banking sector.

4

Creative ways to engage customers

We feel very strongly that professional standards need to be better publicised so that banks' customers have a clear understanding of their value. We would like customers to recognise CB:PSB standards as a quality mark that helps guide their choice in banking provider. We are disappointed, therefore, that there has been no traction with this recommendation over the last 12 months.

Having discussed this issue with the CB:PSB Board, we appreciate their assertion that professional standards can be seen as complex and that increasing understanding is as important as increasing awareness. The Board created a set of graphics to aid understanding but we do not feel that this addresses our concern or the aim of the CB:PSB.

We understand that there are pockets of good practice where staff and branches use business cards and certificates to inform customers about their professionalism. We suggest that this good practice needs to be shared and emulated.

The relatively straightforward act of displaying professional credentials helps reassure customers that the person they are dealing with is qualified and will provide a good service. It helps to underline that customers can trust the person they are dealing with. Professional credentials can be displayed in numerous ways that align with the ways in which customers engage with their bank – digitally, in branch, on correspondence and on banks' websites.

As a Panel, we have discussed certification and kitemarks as ways to recognise individuals and the CB:PSB initiative. Building on the recommendation to engage customers, we suggest that the CB:PSB Board considers how certification and kitemarks might apply to CB:PSB professional standards as part of its current review. We also suggest a review of how other sectors, including those that are not regulated, recognise standards achievement and whether any best practice may apply to the CB:PSB.

Recommendations

5 Raise awareness of the Chartered Banker brand

This recommendation is for the Chartered Banker Institute rather than the CB:PSB Board. We made this recommendation because we believe banking needs a strong professional body to support the continued professional development of the sector.

Whilst it is not for this Panel to comment on work of the Chartered Banker Institute, it is worth our noting that professional standards, qualifications and membership are increasingly coalescing as banks develop a holistic approach to professional development. We comment on this trend in relation to the Intermediate and Advanced Standards Action Plans (see page 7).

The CB:PSB prompted the development of pathways from professional standards to professional qualifications and membership. As the CB:PSB Chair, Dame Susan Rice, notes on page 4, 12,000 bankers have already followed a pathway to the Professional Banker Certificate and Chartered Banker Institute membership. More are currently doing so.

It is important to mention this development in this Report as banks make a choice about the professional development path that is appropriate for their business model and people. Whilst we continue to support an expanded role for CB:PSB professional standards, it is important to recognise that banks may opt to develop their people through qualifications and membership and not through standards. As we have acknowledged in our commentary, lack of progress with widening the reach of CB:PSB professional standards should not be seen as lack of progress with the broader professional agenda. A greater alignment between the CB:PSB and Institute will, we believe, foster greater clarity for banks' customers.

6 Banks' boards awareness of CB:PSB progress

In our first Annual Report, we suggested that the profile given to the CB:PSB within member banks could be strengthened. Our perception was that banks' main boards were not necessarily aware of CB:PSB professional standards and we considered this detrimental to the initiative – senior focus can unlock resource and give profile that ensures action.

We therefore recommended that banks' boards should be made aware of the number of individuals within their firms who achieve professional standards on an annual basis.

In response to our recommendation, the CB:PSB Board agreed that awareness – at main board level within member banks – would be built into the annual CB:PSB monitoring cycle. We sought clarity on the extent of board engagement at present and understand there is a high degree of internal awareness up to and including main board level, especially in the smaller member banks.

Larger institutions tend to focus awareness and accountability at the level below the main board – HR Leadership boards being the most

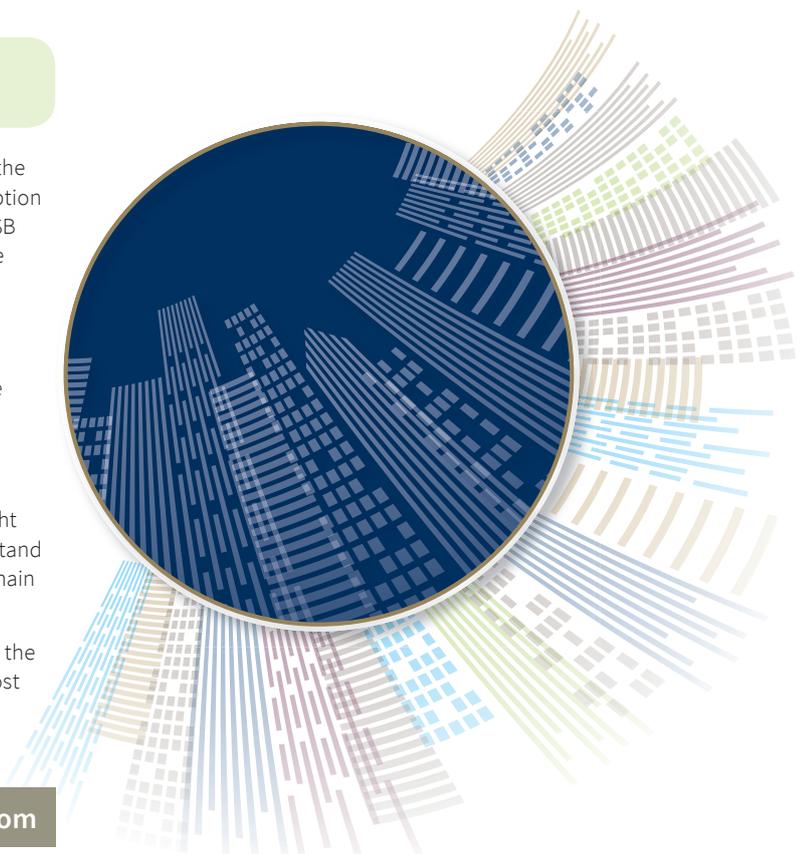
common forum for CB:PSB professional standards achievement to be noted. As of Q1 2019, main board level awareness will be built into the CB:PSB monitoring framework and we hope that increased awareness at this level will drive increased focus. As we noted in our inaugural report, the success or otherwise of this initiative rests on the focus and profile it is given.

7 A renewed and enhanced focus

Our final recommendation, to develop a renewed and enhanced focus on the CB:PSB, brings together all of our specific recommendations. Over the last 12 months, we have seen renewed focus in some areas but not in others: the emphasis on ethical professionalism with continued commitment to the Foundation Standard and significant progress with professional pathways which link standards to qualifications and professional body membership are very welcome. Yet, as we have noted, we are particularly disappointed in the lack of progress in raising awareness of the CB:PSB and with Santander's withdrawal from the initiative.

We have acknowledged that lack of progress with increasing the reach of CB:PSB professional standards – particularly at Intermediate and Advanced levels – does not equate to lack of progress with increasing professionalism. We have urged a greater alignment between the CB:PSB and Chartered Banker Institute to help banks and their customers appreciate and understand the extent of ethical professionalism across the banking sector.

Looking forward, we are keen to assist the Board as it considers the next stage of the CB:PSB's development.



Annual Monitoring 2017–18

CB:PSB monitoring is a dual responsibility between member banks and the Professional Standards Team (PST) of the Chartered Banker Institute. Banks undertake internal monitoring, tracking the mechanisms¹ used to implement professional standards and confirming the number of individuals who have successfully met those standards. The PST oversees this, with a focus on whether activity is on track or remedial action is required. Within the PST there are designated team members who support implementation and monitoring, providing a separation of duties which we see as an important element of the PST's role and function.

CB:PSB monitoring is arranged in calendar quarters, with banks and the PST focusing on one area per quarter. Depending on progress, the PST grades banks at three levels: Grow (Red), Develop (Amber) or Excel (Green) and, jointly, banks and the PST determine areas requiring focus (Action Plans) or areas that need to be categorised as Risks. Recently, we prompted the inclusion of a new category for Development Plans which we discuss below.

As part of the 2015 Monitoring Working Group recommendations, banks can achieve Earned Autonomy, which recognises and rewards banks that have consistently scored Excel.

Annual Achievement

Last year, 177,589 individuals met or maintained the Foundation Standard across seven participating banks. The achievement figure exceeded expectations and increased following a review of the 'in scope' population at one of the large banks. We comment on this on page 6.

We are particularly interested in how the overall figure breaks down at individual bank level as this insight drove our recommendation to 'increase the scope of the Foundation Standard'. Based on the 2017 figures, we observe that three banks have the opportunity to increase scope. Three further banks, which joined the CB:PSB in recent years, are currently working on their approach to the Foundation Standard, with one having launched the Foundation Standard recently.

In line with our recommendation, we are keen to see the reach of the Foundation Standard grow. Via our Chair, the Panel consistently raises this issue with the CB:PSB Board and we will continue to do so.

Earned Autonomy

At the time of reporting, all banks currently implementing the Foundation Standard have achieved Earned Autonomy for quarterly monitoring. This means all firms are implementing the Foundation Standard on a business as usual basis and monitoring is a light touch.

The universal achievement of Earned Autonomy has a direct link to Action Plans and Risks which are very few in number. Over the course of 2017, four Action Plans were opened and three were subsequently closed upon resolution. So far in 2018, four Action Plans have been raised, two of which are now closed. There have been no Risks identified in 2018 thus far, which is what we would expect with all firms having achieved Earned Autonomy.

On the advice of the Panel, the PST has created a new Development Plan category which will be used to capture activity which supports professional standards but is not specifically linked to implementation. One of the Action Plans opened in 2017 has been moved to this new category.

Year-End Reporting

Year-End reporting, when the number of individuals meeting the Foundation Standard is captured, is exempt from Earned Autonomy. All banks received an Excel grading for year-end reporting, a grading we endorse, having scrutinised quarterly reporting throughout 2017.

As we reported last year, the granularity of CB:PSB monitoring – and the fact that we have the opportunity to ask questions of the members of the PST who interact with the banks – gives us the confidence to endorse the outputs of the process.

Future-Proofing CB:PSB Monitoring

During 2018 we have supported the PST to develop proposals to maintain Earned Autonomy² and streamline the monitoring process. We consider that both revisions demonstrate the ethos of continuous improvement and are a sensible approach to refine processes that have been in place for some time.

With regard to monitoring, we sought reassurance that the review did not detract from the extent and depth of the framework. We were also keen to ensure that accountability within the banks was strengthened and that the revisions were geared to achieve senior level engagement. In our view, both of these objectives were achieved.

Additionally, we challenged the PST where we felt that streamlining had gone too far – we suggest that even when the answer to a question is known, it remains important to ask the question and, crucially, be able to grade a bank based on its response. The Panel does not have a formal role in determining CB:PSB processes but we are pleased that the PST included the Panel in their thinking. We feel this reflects the sound working relationship that has developed between the Panel and the PST.



CB:PSB monitoring is well established and, in our view, is operating effectively. We maintain our view that the process is objective and has sufficient extent and depth to enable us to scrutinise outcomes and form an independent view of its success.

INDEPENDENT MONITORING PANEL



¹ Mechanisms are Code of Conduct, bespoke e-learning, mandatory training and testing and performance management.

² Arrangements for Earned Autonomy were established for an initial three-year period. The Panel supported the PST to develop proposals which will see EA maintained in its current format on an on-going basis.

Final Word

In our view, individual banks and their collective organisations need to embrace ethical professionalism, not because it's the right thing to do but because it makes business sense. Whether it is via CB:PSB professional standards or qualification and membership awarded by a professional body, growing professionalism is good for business because it underpins customer trust.



Ten years on from the financial crisis and seven since the CB:PSB was established, I'm considering whether individual professionalism equates to a professional organisation, or in this instance to a professional banking sector. In my view, banking is a profession but more needs to be done to embed professionalism at individual and institutional level.

Dr SARAH BLACKBURN



In the Chartered Banker Institute there is a certificate from 1876 which highlights the then very wide range of skills and competencies needed for someone to become a member of the Chartered Banker Institute. It covered not just technical knowledge but also language, literature and history. It seems as if, over time, some aspects of rounded professionalism have been lost. In my opinion, the work carried out so far by the CB:PSB in raising professionalism is a step in the right direction to improve the image of bankers.

ZINTA KRUMINS



Expanding on the Foundation Standard is a move towards ensuring high standards become embedded in the culture of banking, thus improving public trust.

KAREN McARTHUR



The CB:PSB is a very positive initiative but it is vital that it's work is better publicised. The public do place greater trust in professionals and I believe banks can help their customers appreciate the levels of professionalism in the industry to the benefit of staff, customers and firms themselves.

CAT MacLEAN



Panel Members

Panel members are drawn from a variety of sectors and backgrounds with each member appointed for their particular focus and expertise in monitoring.



Dr Ian Peters MBE

Chief Executive of the Chartered Institute of Internal Auditors. In 2015 Ian was awarded an MBE for services to regulatory reform and in recognition of his work as a member of the Government's Regulatory Policy Committee.



Dr Sarah Blackburn

Sarah is Chief Executive of The Wayside Network Limited, a consultancy which specialises in governance, risk and assurance development. With a varied career including teaching, accountancy and audit, Sarah has extensive professional experience in several professional bodies and has chaired audit and risk committees in three central government bodies.



Zinta Krumins

Following a long and successful career in the pharmaceutical industry, Zinta made the connection between this tightly regulated industry and the CB:PSB, looking to share 'best practice'.



Karen McArthur

Karen has a portfolio of roles covering ethics, professional standards and consumer advocacy. In addition to serving on other professional standard's panels she is a Magistrate and member of the Teacher Misconduct Panel.



Cat MacLean

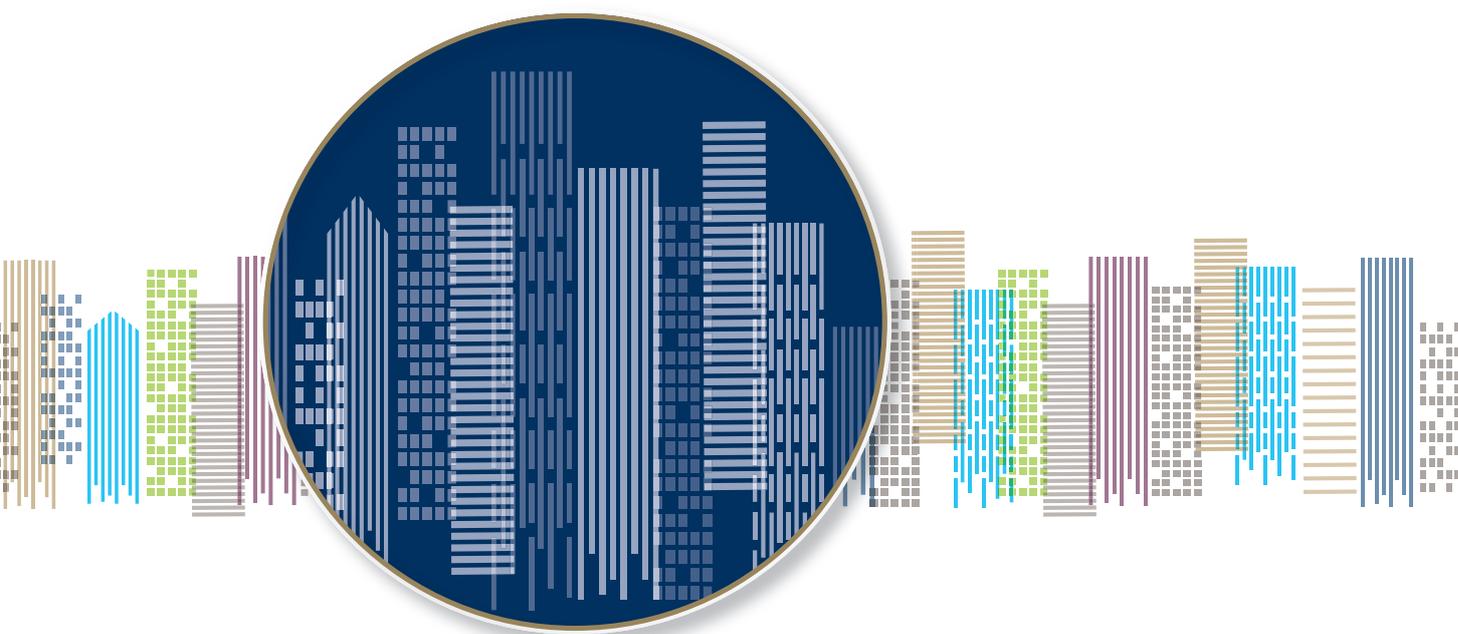
Cat is a Partner in a Scottish Law Firm and heads up their Dispute Resolution Team. She is the only solicitor to have won the title of "Solicitor of the Year" twice, at the Law Awards of Scotland in 2015 and 2012, is listed in the Legal 500 having a "leading voice" in financial claims, and is one of only nine lawyers ranked in Chambers in Scotland for Banking Litigation.

Chartered Banker

Professional Standards Board

CB:PSB Independent Monitoring Panel

Annual Report 2018



The Chartered Banker Professional Standards Board and
Chartered Banker Institute have offices in Edinburgh and London.

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Chartered Banker Institute.
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