A LEADERSHIP FRAMEWORK FOR UK BANKING

Leading Responsible Growth

Character. Knowledge. Action.
The leadership behaviours that earn trust and inspire people to succeed.



VERSION 1.0 · 2026

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ABOUT THIS FRAMEWORK

This framework describes the leadership a bank should expect of its people at every level: the character they bring, the knowledge they apply and the actions they take, shown in observable behaviours. It is written for every colleague, not only for those with a title, because leadership is how people conduct themselves and how they enable others, whatever their role.

It is designed to be used, not filed: in how a bank hires and promotes, in the conversations it has about performance and growth, in the programmes through which it develops leaders, and in the evidence it gives its board, its regulators and its customers that responsible growth rests on responsible leadership.

National Leadership Framework®

ALIGNED TO THE NATIONAL LEADERSHIP FRAMEWORK

This framework is mapped, dimension by dimension and competency by competency, to the National Leadership Framework (NLF), a comprehensive, research- and evidence-informed standard for leadership developed from a comparative review of leadership frameworks across sectors and more than a thousand academic and practitioner sources. The NLF encourages organisations to translate its concepts into their own language, values and context while preserving their integrity. That is what this framework does for banking. The NLF's framework, wording and logo are the intellectual property of National Leadership Framework CIC; the alignment annex on page 34 shows the mapping in full.

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How to read the behaviours. Every behaviour in this framework begins with an active verb and describes conduct another person could observe. Where laws, controls, risk appetite or authority appear, the behaviour is always what the leader does as a person in that context: explains, role-models, escalates, thanks, trusts. The processes belong to the bank's policies; the leadership belongs to its people.

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INTRODUCTION

Leadership is how a bank earns trust

Every day, millions of people trust their bank with something that matters to them: a salary, a mortgage, a business, a pension, a plan for their children. That trust is the foundation of everything a bank does, and it is not held in a vault. It is held in the conduct of its people, in every branch, every call, every trade and every line of code.

Responsible growth means growing the right way: serving customers well, competing fairly, staying inside risk appetite and building something that lasts. None of that is possible without leadership, and leadership in a bank is not reserved for those with the biggest titles. It is the customer adviser who tells a customer the truth about a product that is not right for them. It is the team leader who thanks the colleague who raised a concern. It is the executive who takes the long view when the half-year argues for the short one.

This framework describes that leadership in plain words. It sets out the character leaders bring, the knowledge they apply and the actions they take, as behaviours anyone can see, practise and develop. It is mapped to the National Leadership Framework, one of the most rigorous and evidence-informed standards for leadership available anywhere, and translated into the language of UK banking so that any bank or building society can adopt it, adapt it and make it its own.

The best leaders in banking share three things. They do what is right, they know their business and their people, and they make everyone around them better. That is the standard this framework sets, for every colleague who reads it and for every leader they will hold to it.

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Leadership in a bank is not reserved for those with the biggest titles. It is the customer adviser who tells a customer the truth, the team leader who thanks the colleague who spoke up, the executive who takes the long view.

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1.0

Purpose of the Framework

This framework gives every colleague a shared language and a clear standard for leadership across a bank. It rests on the belief that responsible growth depends on responsible leadership, and that leadership exists at every level, in every line of business and every function.

The framework has been shaped by leadership research, by the standards regulators and customers expect of a bank, and by the lived experience of leaders across the sector. It recognises that leadership is a lifelong journey. Each stage brings different demands, shaped by role, by market and by the pressures of the moment. No two leadership journeys are the same, and much of what is described here will already be familiar: leadership begins long before anyone is given a team.

At its core, the framework exists to strengthen leadership practice by making clear the values, knowledge and behaviours that enable individuals and teams to lead well. It establishes a shared understanding of what good leadership looks like in a bank, and a consistent approach to developing it at every stage of a career.

At the individual level, it supports growth through reflection, feedback, coaching and mentoring. It helps leaders at every stage recognise strengths, identify areas to develop and strengthen their practice over time.

At the organisational level, it gives a bank a deeper understanding of its leadership culture. By identifying strengths, patterns and gaps across the workforce, a bank can target development where it is needed, understand its readiness for change and show its board, its regulators and its investors how leadership supports sound banking.

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THE FRAMEWORK IS INTENDED TO

- Establish a shared understanding of effective leadership across every line of business and function
- Strengthen culture through common values and expectations, in the same words everywhere
- Support reflection, self-assessment, coaching and growth at every career stage
- Inform how a bank hires, promotes, develops and plans succession
- Provide clarity about the behaviours expected of leaders, and the behaviours that undermine leadership
- Show how leadership supports risk culture, speak-up culture and fair outcomes for customers
- Keep leadership development aligned to a bank's purpose and to responsible growth
- Give boards and regulators evidence of leadership, in the bank's own language

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1.1

Why Leadership Matters in a Regulated Bank

Banks are supervised because what they do matters to the economy and to people's lives. Supervisors have learned, often from failure, that the health of a bank depends less on the rules it writes than on the behaviour of its leaders. This framework is how a bank meets that expectation through people.

Since the Parliamentary Commission on Banking Standards, UK regulation has spoken the language of culture and individual accountability. The Senior Managers and Certification Regime makes named leaders responsible for the areas they lead and binds every colleague to the Conduct Rules. The Consumer Duty asks firms to act to deliver good outcomes for retail customers, not merely to avoid harm. The PRA's Fundamental Rules, the whistleblowing rules and the operational resilience requirements all rest, in the end, on how leaders behave and on what they expect of their colleagues.

A bank's policies, controls and risk frameworks are essential. They are the architecture of a safe bank. But architecture does not act. People act. A control is only as good as the leader who explains why it exists, so that colleagues own it rather than merely comply. A speak-up policy is only as good as what happens to the last person who spoke up. A risk appetite is only as real as the manager who declines a profitable deal that sits outside it and is thanked for doing so.

That is why this framework keeps leadership and management distinct. Running a control is management. Explaining it, modelling it, escalating promptly, thanking the colleague who raised the near-miss, deferring to the expertise of the second line, taking ownership when something goes wrong: that is leadership, and it is what turns a sound framework into a sound bank. It is also what "reasonable steps" look like in practice for a Senior Manager.

Page 33 shows, competency by competency, how the behaviours in this framework support the conduct and culture that sound banking requires.

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1.2

What Leadership Is, and Is Not

Leadership, management and executive authority are three different functions. Most people in a bank perform all three, often at the same time, and they support each other. But they are not the same thing, and confusing them is how frameworks lose their way.

Leadership

Influencing people, shaping culture, developing individuals and teams, creating purpose and direction, building commitment and enabling performance. Leadership is shared across the bank; leading is the part each person plays.

Management

Planning, organizing, coordinating, monitoring and controlling resources and activities. Budgets, controls, pipelines, processes and metrics. Essential, and not what this framework describes.

Authority

The legitimate power to decide and the accountability that comes with it: mandates, delegated limits, committee decisions, executive and board responsibility. A context in which leadership happens, not a substitute for it.

The rule applied to every line. Management processes and authority are contexts in which leadership happens. The leadership is the behaviour of the person in them: how they model their character, and how they influence and enable others, while doing these things. So this framework never says “monitors compliance” or “allocates resources”. It says “explains why a control exists”, “uses positional authority responsibly”, “escalates openly and thanks those who do the same”.

Everyone can lead. Leadership is a function of the whole bank, uniting people around a common purpose. It does not depend on formal authority. The newest colleague who raises a concern early is leading. The specialist in the second line of defence who challenges a senior colleague with respect and evidence is leading. Excellent followership, contributing to the team’s leadership from within it, is itself a form of leadership this framework names and values.

Leadership is grounded in values and shown in behaviour. It can be seen, discussed, coached and developed. That is why the framework is written as observable behaviours rather than traits, and why development is lifelong and goes well beyond training.

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2.0
The Definition and the Framework

THE DEFINITION OF LEADERSHIP

Leadership is the combination of a leader's character, knowledge and action, shown through everyday behaviours, that inspires others to succeed for customers, communities and colleagues.

The definition draws on the National Leadership Framework's definition, itself adapted from one proven across the most demanding environments: leadership as the combination of character, knowledge and action that inspires others to succeed. It keeps the NLF's three parts and its insistence that leadership is displayed through behaviours, and it names the people a bank's leadership serves: its customers, its communities and its own people.

The three domains are deliberately few. Character is who leaders are: the values they hold, the standards they keep and the example they set. Knowledge is what leaders know: themselves, their people and the business. Action is what leaders do: growing people, delivering together and delivering responsible results. Three domains were chosen because more would overlap; adding domains for management, risk or operations would blur the line between personal disposition, professional competence and behaviour.

Each domain has three dimensions, nine in all. Beneath them sit 35 competencies and 326 observable behaviours. At the centre of the model is the purpose of all of it: to inspire others to succeed.

EIGHT PRINCIPLES THAT UNDERPIN THE FRAMEWORK

1 Leadership, management and authority are separate, mutually supporting functions.

2 Leadership is shared across the bank; leading is individual.

3 Everyone can contribute to leadership, at every level, whatever their authority.

4 Leader development is lifelong, grown through experience, relationships and reflection.

5 Development goes beyond training: it needs practice, feedback and a culture that supports learning.

6 Leadership practice is informed by evidence, evaluation and proportionate assurance.

7 Effective leadership is grounded in values, which guide judgement, behaviour and relationships.

8 Leadership involves character, knowledge and action, expressed through observable behaviours.

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Three domains. Nine dimensions. One purpose.



A Leader's Character

Who leaders are. The values they hold, the standards they keep and the example they set. The foundation of the trust they earn.

A Leader's Knowledge

What leaders know. Themselves, their people and the business. The insight behind sound judgement.

A Leader's Actions

What leaders do. Growing people, delivering together and delivering responsible results.

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2.1

Using the Framework

The framework is a developmental tool, not a checklist. It supports reflection, feedback, coaching, professional dialogue and leadership development over time. Leadership development is not linear: each person will show different strengths across different dimensions depending on role, experience and context.

3
DOMAINS
Character, Knowledge, Action

9
DIMENSIONS
Three within each domain

35
COMPETENCIES
Each with a one-sentence descriptor

326
BEHAVIOURS
Observable, active, transferable

Mutually reinforcing. Each behaviour sits where it is most strongly evidenced, but behaviours are not meant to be read or applied in isolation. Reflection strengthens decisions, relationships strengthen influence, expertise strengthens credibility. Empathy sits in Character and underpins the whole framework; communication is a competency in its own right and runs through every other. Duplication is kept to a minimum so the framework stays readable.

Levels. The domains stay constant; their application shifts with responsibility, risk and complexity. Section 6 shows how leadership changes across four levels, from leading yourself to leading the enterprise. Not every behaviour carries equal weight at every level, and misjudging behaviour against context is one of the ways leadership climates turn toxic.

Everyone. The framework applies to every colleague. Everyone shapes the culture, the customer experience and the outcomes of a bank through the influence they have on others every day.

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The behaviours that undermine leadership

This framework describes the leadership a bank wants to see. It also names the behaviours that undermine it, which every colleague should be able to recognise and challenge. Naming them helps everyone, including the board, spot the early signs of a toxic climate in any team, trading desk, branch or function.

- narcissism
- authoritarian leadership
- abuse
- manipulation
- arrogance
- unpredictability
- intimidation
- self-interest
- incompetence, including refusing to delegate or to learn
- micromanagement
- bullying
- paranoia
- favouritism
- deceit
- lack of accountability
- resistance to change
- lack of empathy
- isolationism

Every competency in this framework works against at least two of these behaviours, and each competency page shows which. Three are built to counter the patterns that have most often preceded failures of conduct in banking: **Shows Loyal Challenge** against blind loyalty and deceit; **Makes It Safe to Speak Up** against intimidation and bullying; and **Empowers Within Clear Boundaries** against micromanagement and the instinct to centralise after an incident.

How it is used. In hiring and promotion, in performance and development conversations, in the design of leadership programmes, in culture and conduct reviews, in the alignment of people, conduct, risk and learning policies, and in the evidence a bank gives its board and its regulators. Section 7 sets out practical uses. The framework can be accompanied by a leadership toolkit of self-assessment, multi-source feedback, coaching guides and development resources at each level.

A note on judgement. Not every behaviour is needed in equal measure in every situation. A leader in a market shock needs composure and clear decisions more than a development conversation; a leader on a quiet Tuesday should be having that conversation. Reading the moment is itself part of the framework.

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3.0

WHO LEADERS ARE

A Leader's Character

The trust leaders earn

Character is the foundation of leadership. It shapes how leaders think, decide and influence others, especially when the pressure is on, when the answer is unclear or when the easy course and the right course part company. In banking, leaders are judged not only by the results they deliver but by the values and standards through which they deliver them.

Trust is the bank's licence to operate. Customers trust a bank with their savings, their businesses and their plans. Communities trust it to be a steady presence. Regulators and investors trust it to grow responsibly. Every one of those forms of trust is built, or lost, in the daily conduct of the bank's people. That is why the framework begins with character: the values leaders hold, the standards they keep and the example they set.

THREE DIMENSIONS

Grounded in Values

The beliefs and principles that guide a leader's judgement, conduct and relationships

Holds the Highest Standards

The legal, regulatory and professional obligations that keep leadership credible and the bank trusted

Leads by Example

The visible behaviours through which leaders make their character known and give others something to follow

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3.1

Grounded in Values

Carries NLF dimension
Values-Driven

Effective leadership begins with values. A leader's integrity, courage and care shape every relationship, decision and outcome. Through consistent, principled conduct, leaders earn the trust of customers and colleagues and create a culture where people feel respected, supported and able to do their best work.

In a bank, values are tested most when a target, a customer or a deadline pulls against them. Leaders who are grounded in their values give everyone around them a fixed point.

01

Shows Moral Courage

Leaders do the right thing and say the hard thing, speaking up and acting on principle even when it carries personal or commercial cost.

- Exercises sound moral judgement and chooses the ethically grounded course of action
- Makes difficult, principled decisions even when they are unpopular or cost revenue
- Resists pressure, temptation or rationalisation when facing an ethical dilemma, including pressure to meet a target
- Challenges unethical, unfair or unjust behaviour in others, whatever their seniority
- Raises a concern about a product, practice or customer outcome early, before it becomes a problem for customers or the bank
- Amplifies the voices of colleagues who face unfair treatment
- Challenges practices and systems that perpetuate unfairness or inequity
- Encourages and enables moral courage in others through support and personal example

Works against: deceit, self-interest, intimidation

02

Acts with Integrity

Leaders are honest and consistent, matching words, decisions and conduct even under pressure, so customers and colleagues can take them at their word.

- Deals truthfully and honestly in every interaction with customers, colleagues, regulators and partners
- Does what is right even when no one is watching
- Holds themselves to the same expectations they set for others
- Honours commitments and follows through on promises made to customers and colleagues
- Communicates decisions openly, explaining the rationale with clarity and transparency
- Aligns personal conduct with the bank's values and Code of Conduct
- Upholds personal integrity when faced with competing interests or incentives
- Reinforces a culture of honesty through clear expectations and personal example

Works against: deceit, manipulation, lack of accountability

03

Respects Every Colleague and Customer

Leaders treat people with dignity and fairness, draw on diverse perspectives, and act on conduct that excludes or diminishes others.

- Treats every colleague and customer with professional respect and courtesy
- Acts reasonably and judiciously, assuming good intent in others
- Applies fairness, impartiality and transparency in decisions that affect people, including pay, promotion and opportunity
- Ensures equitable access to development, opportunity and advancement
- Promotes voice, participation and belonging across individuals and groups
- Values individuality and diversity of perspective, background and experience
- Addresses behaviour that belittles, dismisses, marginalises or undermines others
- Cultivates inclusive and respectful conduct within their sphere of influence

Works against: favouritism, bullying, lack of empathy

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3.1

Grounded in Values (continued)

Carries NLF dimension
Values-Driven

04

Shows Loyal Challenge

Leaders commit to the bank's purpose, colleagues and customers, and offer constructive challenge when loyalty to one would compromise standards or the greater good.

- Displays consistent commitment to the bank's purpose, values and people
- Advocates for colleagues' interests and wellbeing, including when they are not in the room
- Supports colleagues' ideas and contributions appropriately in wider forums
- Offers constructive and responsible challenge to peers and senior leaders when necessary
- Balances loyalty to individuals with duty to customers, shareholders and the bank
- Reconciles competing loyalties by putting the collective purpose first
- Rejects blind or misguided loyalty that would compromise integrity or standards
- Commits fully to a decision once it is properly made, even when they argued for another course

Works against: deceit, paranoia, isolationism

05

Serves a Purpose Beyond Themselves

Leaders steward customers' trust, shareholders' capital, the bank's reputation and the communities the bank serves for the long term, ahead of short-term gain.

- Prioritises the collective purpose above personal status, benefit, convenience or short-term self-interest
- Stewards the bank's capital, resources and people responsibly, balancing results with restraint and sustainability
- Protects the bank's interests and integrity against competing or misaligned agendas
- Enhances the bank's reputation through ethical, values-driven conduct in every external setting
- Promotes sustainable practices that preserve financial, social, environmental and institutional resources
- Invests in others' development to strengthen the bank's long-term capacity and resilience
- Supports initiatives that contribute positively to the communities the bank serves
- Privileges long-term customer and company benefit over short-term gain or expediency

Works against: self-interest, narcissism

06

Leads with Care

Leaders show empathy, kindness and patience, attending to the wellbeing of colleagues and customers, especially in moments of strain.

- Listens attentively and responds with empathy to others' feelings, needs and perspectives
- Shows kindness and appreciation beyond formal courtesy or role obligation
- Offers support proactively when a colleague or customer is experiencing difficulty or strain
- Recognises signs of distress or vulnerability, in colleagues and in customers, and responds with care and sensitivity
- Communicates in language and tone that is constructive and encouraging
- Shows patience and tolerance towards differing experiences, views and emotional responses
- Responds to honest mistakes with understanding, focusing on learning rather than blame
- Fosters a climate of care and warmth within their sphere of influence

Works against: lack of empathy, abuse, bullying

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3.2

Holds the Highest Standards

Carries NLF dimension
Upholds the Highest Standards

Leaders champion high standards. They act lawfully and within the bank's risk appetite, conduct themselves appropriately in every setting and hold to the professional standards that protect customer trust and public confidence. In doing so they make the reasons behind the bank's controls clear and compelling, so that colleagues own them rather than merely comply.

Acting responsibly is not a department. It is the conduct of every leader, inside the law, inside the bank's risk appetite and inside the professional standards of a regulated industry.

07

Acts Lawfully and Within Risk Appetite

Leaders uphold the law, regulatory requirements and the bank's risk framework in their own conduct, and make the reasons for them clear and compelling to others.

- Acts within legal and regulatory requirements and the bank's risk appetite, making the expectations clear to others
- Uses positional authority responsibly, ensuring their own decisions are lawful, within mandate and accountable
- Explains why a control, limit or requirement exists, so colleagues understand and own it rather than merely comply
- Promotes respect for legal and regulatory obligations through personal example
- Challenges unlawful or non-compliant behaviour through appropriate and proportionate channels
- Escalates issues, errors and near-misses promptly and openly, and thanks colleagues who do the same
- Promotes fair treatment of customers, financial inclusion and anti-discrimination obligations as matters of conduct, not only policy
- Models accurate, transparent and diligent record-keeping, so others can trust decisions and follow lawful practice

Works against: deceit, lack of accountability, self-interest

08

Acts Appropriately

Leaders conduct themselves to suit the setting and the audience, consider how their behaviour reflects on colleagues and the bank, and step in when others fall short.

- Adjusts personal conduct to suit the context, audience and professional setting, in person and online
- Considers the impact of personal conduct on the bank, its customers and its colleagues
- Refrains from undue assumptions, judgement or criticism of others
- Challenges inappropriate and unacceptable language and behaviour
- Intervenes to prevent or stop the mistreatment of others
- Uses position and voice to include marginalised or underrepresented views
- Protects customer and company confidentiality in every conversation and channel

Works against: abuse, intimidation, unpredictability

09

Acts Professionally

Leaders model disciplined, impartial and ethical conduct that protects customer trust, public confidence and the bank's licence to operate.

- Aligns decisions and conduct with professional expectations, the bank's values and Code of Conduct
- Consistently upholds professional codes, certification and conduct obligations and conduct standards
- Maintains personal and professional boundaries, avoiding over-familiarity and conflicts of interest
- Ensures impartial decisions, free from bias, favouritism or improper influence
- Models a professional demeanor in tone, conduct, communication and personal bearing
- Represents the bank responsibly, safeguarding its public reputation and credibility
- Promotes and encourages adherence to professional expectations and standards in others

Works against: arrogance, favouritism, unpredictability

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3.3

Leads by Example

Carries NLF dimension
Models Exemplary Behaviours

Leaders set the example and are judged by their actions as much as their words. They show humility in acknowledging their limits, own their decisions and results, influence through credibility rather than title, and put the team first. Together these behaviours make character visible and give every colleague a model worth following.

Colleagues watch what leaders do far more closely than what they say. Humility, ownership, credibility and generosity are how character becomes culture.

10
Stays Humble

Leaders acknowledge their limits and mistakes, seek feedback and give credit, valuing what every colleague brings.

- Openly acknowledges their own limitations and mistakes, building trust and rapport
- Conscientiously seeks feedback and applies it to learn and improve
- Listens and engages attentively, valuing others' ideas, perspectives and experience
- Willingly seeks and accepts assistance, harnessing the strengths of others
- Offers authentic gratitude and appreciation for the support of others
- Creates space for others' voices, encouraging input, challenge and participation
- Remains modest, avoiding self-promotion, arrogance or ego-driven behaviour

Works against: narcissism, arrogance, refusing to learn

11
Owns the Outcome

Leaders take ownership of their decisions and their team's results, good and bad, and build the same ownership in others.

- Accepts responsibility for their own decisions and actions
- Takes accountability for team decisions and outcomes, including customer outcomes
- Delivers on agreed decisions and commitments
- Owns and addresses mistakes, failures and consequences, capturing the lessons
- Communicates outcomes transparently, owning successes as much as failures
- Fosters a positive culture of accountability and ownership in others
- Clarifies responsibilities and accountability expectations for others

Works against: lack of accountability, manipulation

12
Influences Through Credibility

Leaders inspire and persuade through example, conviction and trust rather than title, pressure or manipulation.

- Projects confidence and conviction through calm, clear and reassuring communication
- Inspires confidence through assertive and decisive action, with measured self-assurance
- Persuades others ethically, building consensus around shared goals
- Inspires optimism, reframing setbacks as opportunities for growth and improvement
- Achieves buy-in by involving others in shaping decisions
- Engages stakeholders, including customers, regulators and partners, building trust through collaboration
- Builds support for ideas and initiatives through relationships and networks

Works against: authoritarianism, manipulation, intimidation

13
Puts the Team First

Leaders place colleagues' needs and shared success ahead of personal gain, status or recognition, while sustaining themselves.

- Offers time generously and proactively to support others, without expecting a return
- Willingly shares burdens to reduce pressure on others, accepting the impact on themselves
- Protects the efforts and wellbeing of others, even at personal cost
- Balances support for others with sustainable self-care, avoiding harmful self-sacrifice
- Places collective success above self-recognition, redirecting praise to others
- Shares credit publicly, highlighting the contributions of others
- Steps back in success to let others' efforts shine

Works against: self-interest, narcissism

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4.0

WHAT LEADERS KNOW

A Leader's Knowledge

The judgement they bring

Leadership takes more than technical expertise. It takes self-knowledge, insight into people and a deep understanding of the business and the world it operates in. Leaders need all three to exercise the sound judgement that customers, colleagues and regulators expect of them.

Knowledge is developmental, not fixed. It grows through experience, reflection, feedback and deliberate learning. When leaders understand themselves, understand their people and understand the business, they lead with credibility and make better decisions in the moments that matter: a difficult customer conversation, a market shock, a control that has failed, an opportunity that must be weighed against its risk.

THREE DIMENSIONS

Knows Themselves
Insight into their own values, strengths, limits and thinking, and the composure to lead well under pressure

Knows Their People
Insight into colleagues, customers and relationships, and the cultures that shape them

Knows the Business
The professional expertise, external awareness and understanding of how the bank works that sound judgement depends on

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4.1

Knows Themselves

Carries NLF dimension
Knows Themself

Effective leadership begins with understanding how their own values, emotions and habits of thought shape their decisions and their impact on others. Leaders develop the self-awareness, composure and clear thinking to respond rather than react, to adapt to change and to keep learning from experience.

Markets move, headlines land and incidents happen. Leaders who know themselves stay steady and think clearly when others cannot.

14

Self-Awareness

Leaders understand their values, strengths, limits, triggers and biases, and the impact their leadership has on others.

- Identifies the personal values, ambitions, motivators and demotivators that shape their behaviour and decisions
- Analyses their strengths and limitations against the expectations of their role and their aspirations
- Evaluates their stress patterns, triggers, unhelpful habits and the effect of their emotional responses on others
- Recognises their own feelings, emotions and biases as they influence judgement and self-talk in the moment
- Seeks, integrates and reflects on feedback to evaluate the impact of their leadership on others
- Identifies blind spots in their leadership to prioritise areas for development
- Reflects on past experiences and interactions, drawing lessons to adjust future practice
- Uses assessment tools and multi-source feedback to build objective self-knowledge

Works against: arrogance, unpredictability, narcissism

15

Composure and Resilience

Leaders regulate their reactions under pressure, adapt to change, and sustain their energy and wellbeing through volatility.

- Thinks before responding, regulating impulses to avoid emotionally reactive or destructive behaviour
- Anticipates how stress escalates from triggers, regulating their response to minimise the impact on others
- Reframes their own mistakes, setbacks and self-criticism as opportunities to learn, recover and grow
- Practises self-compassion to sustain confidence, self-efficacy and a positive self-narrative
- Moves forward constructively and with determination amid uncertainty, ambiguity or incomplete information
- Adapts their thinking and behaviour flexibly to new, changing or unexpected demands, including market volatility
- Sustains effort with optimism, humour and perseverance through challenge and adversity
- Seeks support from relationships and networks when demands exceed their emotional capacity

Works against: unpredictability, abuse, intimidation

16

Clear Thinking

Leaders examine their own reasoning and biases, test assumptions against evidence, and learn deliberately from experience.

- Identifies the cognitive processes and systematic biases shaping their reactions and the quality of their reasoning
- Monitors how changing context influences their assumptions, problem-framing and judgement
- Sustains attention and focus under pressure through deliberate cognitive control
- Distinguishes material factors from noise when analysing complex information
- Interrogates data and evidence to challenge assumptions and inform reasoning
- Critically reviews decisions and their underlying logic to improve future judgement
- Judges when to rely on intuition, stable assumptions or analysis of data, and calibrates accordingly
- Evaluates others' ideas critically, deliberately integrating challenge and diverse perspectives
- Synthesises information from multiple sources into coherent understanding and conclusions
- Redirects unproductive rumination towards constructive analysis of next steps

Works against: arrogance, incompetence, paranoia

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4.2

Knows Their People

Carries NLF dimension
Knows Others

Effective leadership requires an understanding of people, relationships and team dynamics. Leaders read the social, emotional and cultural signals around them, understand what drives and constrains their colleagues, and build relationships that stay respectful and durable through pressure and disagreement.

Banking is a business of relationships. Reading people accurately, in a branch, on a trading floor or on a video call, is a leadership skill in its own right.

17 Reads the Room

Leaders pick up emotional, social and situational cues to understand how colleagues and customers are really feeling and what is going unsaid.

- Distinguishes others' emotions from verbal and non-verbal cues, adjusting their own response
- Interprets observed social cues and anticipates their effect on team dynamics and climate
- Detects misalignment between words, tone and body language, in person and on screen
- Notices silence, hesitation or withdrawal as potential signs of withheld views or discomfort
- Recognises when the collective mood changes across a team, affecting interactions or performance
- Identifies informal patterns of influence that shape decision-making and participation
- Identifies whose contributions are ignored or marginalised, detecting missing perspectives
- Infers underlying concerns from recurring emotional patterns and tensions
- Considers others' perspectives before forming judgements in emotionally charged situations

Works against: lack of empathy, isolationism

18 Understands the Team

Leaders understand individual strengths, motivations and pressures, and how they combine to shape the team's performance and climate.

- Identifies individual strengths, weaknesses and potential within the team
- Identifies individual motivators, demotivators and biases affecting contribution and engagement
- Identifies how different colleagues respond to different stresses and pressures, including incentive pressure
- Assesses role demands against individual strengths to align fit and contribution
- Identifies patterns of constructive and unproductive interaction affecting team effectiveness
- Identifies the team norms that shape challenge, accountability and information sharing
- Analyses how roles interact to identify gaps, overlaps and collective blind spots
- Recognises individual workload or wellbeing factors constraining the team's performance
- Evaluates team climate, participation and cohesion to diagnose barriers to performance
- Identifies how differences in perspective shape participation, challenge and decision quality

Works against: favouritism, micromanagement

19 Builds Trusted Relationships

Leaders recognise sources of tension and mistrust early, and build relationships with colleagues, customers and partners that are respectful and durable.

- Identifies areas of task, relationship or process conflict to manage tensions proactively
- Explores sources of tension affecting perceptions of fairness, equality and mutual respect
- Identifies tensions between individual needs and collective team objectives
- Identifies early warning signs of trust erosion and explores effective remedies
- Identifies individual biases that could affect trust, respect and relationship quality
- Listens attentively and without judgement to concerns raised in interpersonal exchanges
- Identifies and builds on common ground to strengthen rapport and alignment
- Communicates with tact and diplomacy, promoting reciprocity and mutual respect
- Applies emotional and social awareness to strengthen empathy, rapport and relational trust

Works against: paranoia, manipulation, isolationism

20 Works Across Cultures

Leaders understand how national, organisational and generational cultures shape expectations, and adapt to include and perform across the bank's markets and teams.

- Identifies how societal, organisational and team sub-cultures shape team dynamics and performance
- Analyses differences in inter-generational needs and expectations
- Identifies verbal and non-verbal differences and adapts their communication accordingly
- Identifies how cultural norms influence emotional expression and interpretation
- Reviews assumptions and suspends judgement when working across cultural differences
- Adapts interaction norms to align with cultural expectations in the bank's markets and customer communities
- Seeks to deepen knowledge of relevant societal, organisational and team sub-cultures
- Anticipates cultural tensions and evaluates their impact on inclusion, dynamics and performance
- Analyses how diverse cultural perspectives enhance problem-solving and organisational learning
- Demonstrates confidence, composure and humility in culturally diverse interactions

Works against: lack of empathy, arrogance

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4.3

Knows the Business

Carries NLF dimension
Knows Their Profession

Effective leadership requires strong professional knowledge and contextual understanding. Leaders bring real expertise, understand customers, regulators and communities, read the wider world and know how the bank works well enough to align effort and improve it.

Customers, regulators, the markets and the communities the bank serves all shape what good leadership looks like. Leaders who know the business anticipate those demands rather than being surprised by them.

21

Professional and Technical Expertise

Leaders bring the depth of banking, product and functional expertise their role demands, and keep it current.

- Demonstrates the breadth and depth of technical expertise needed to underpin professional credibility
- Applies professional expertise with sound judgement in complex or high-accountability situations
- Maintains professional currency through continuous learning and awareness of emerging research, methods and technologies, including data and AI
- Synthesises evidence and peer expertise to inform judgement and contribute to best practice
- Aligns professional decisions with company standards, goals and ethical expectations
- Evaluates how technical, policy and regulatory requirements must be integrated into plans for their area
- Interprets performance, risk and customer-outcome data to inform evidence-based improvement
- Anticipates the implications of policy and regulatory change for practice and delivery
- Sustains professional credibility through consistent, competent and ethical conduct

Works against: incompetence, arrogance

22

Customers, Regulators and Communities

Leaders understand customer needs, regulatory expectations, competitor activity and community conditions, and what each means for how the bank leads and delivers.

- Evaluates legal and regulatory expectations, including supervisory findings, thematic reviews and assurance results
- Assesses shifts in policy and market conditions in the regions and communities the bank serves
- Assesses community and stakeholder needs and expectations, influencing company priorities
- Assesses customer needs, sentiment and complaints to evaluate what they mean for how the bank serves
- Assesses competitor activity, fintech and market trends to identify threats and opportunities
- Assesses alignment with sector-specific regulatory and governance expectations
- Assesses volatility, uncertainty, complexity and ambiguity in the environment to inform adaptive judgement and risk awareness
- Evaluates partnerships and operational dependencies, including third parties, shaping collaboration and delivery
- Assesses resource, labour and supply constraints affecting resilience and continuity
- Monitors environmental and sustainability obligations shaping company practice

Works against: isolationism, resistance to change

23

Markets, Policy and the Wider World

Leaders read economic, political, technological and societal trends, and test the bank's strategy and reputation against them.

- Evaluates political and economic developments, including rates, credit cycles and fiscal policy, shaping long-term priorities
- Scans geopolitical, demographic and societal trends for strategic implications and opportunities
- Analyses power, authority and influence across key stakeholders, institutions and partnerships
- Evaluates cross-industry and cross-sector networks shaping national and global financial systems
- Evaluates alignment with national priorities, regulatory expectations and public-value commitments
- Applies strategic frameworks and concepts to evaluate company choices and trade-offs
- Integrates historical lessons, including past financial crises, into strategic judgement
- Evaluates emerging technologies, data and innovation for strategic disruption, opportunity and risk
- Assesses the bank's strategic narrative and sources of reputational risk
- Stress-tests the resilience of strategy and plans against scenarios of volatility, uncertainty, complexity and ambiguity

Works against: resistance to change, isolationism, arrogance

24

How the Bank Works

Leaders understand the bank's structures, decision processes, three lines of defence, risk frameworks and metrics well enough to align effort and improve them.

- Evaluates company structures and interdependencies that enhance or constrain delivery
- Analyses formal and informal decision-making processes shaping outcomes
- Evaluates how governance, assurance and the three lines of defence sustain accountability
- Evaluates the bank's risk frameworks, strengthening the capacity to anticipate and mitigate disruption
- Evaluates how resource and capital allocation processes influence sustainability and efficiency
- Interprets performance indicators, risk metrics and measures of effectiveness to identify systemic improvement
- Critiques internal processes to identify inefficiencies and operating constraints
- Evaluates the level of stakeholder influence and support affecting the bank's ecosystem
- Assesses how policy and procedural requirements shape operating effectiveness
- Evaluates the learning and feedback loops embedded in systems, including incident and complaint reviews, to support continuous improvement

Works against: incompetence, micromanagement

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5.0

WHAT LEADERS DO

A Leader's Actions

The results leaders deliver together

The most visible part of leadership is what leaders actually do. Their decisions, conversations and daily habits shape the experience of everyone they lead and, through them, the experience of every customer the bank serves. Over time those actions become the bank's culture.

Drawing on action-centred leadership, the framework holds three needs in balance: the growth of each individual, the strength of the team, and the responsible results the bank exists to deliver. Leaders who attend to all three, rather than one at the expense of the others, build organisations that perform well and keep performing well.

THREE DIMENSIONS

Grows People
Growing themselves and others through feedback, coaching, stretch and opportunity

Delivers Together
Building teams in which people feel safe to speak up, share leadership, communicate clearly and sustain high performance

Delivers Responsible Results
Turning purpose into coordinated action and lasting results, within the bank's risk appetite and for the long term

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5.1

Grows People

Carries NLF dimension
Develops Individuals

Leaders build other leaders. They take ownership of their own growth and invest in the growth of others through feedback, coaching, balanced support and challenge, and meaningful opportunity. In doing so they model curiosity and humility and make development a career-long expectation at every level.

Realising the power of the bank's people is a leadership act, not an HR programme. The first manager who believes in someone changes a career.

25

Develops Themselves

Leaders own their growth through goals, feedback, coaching, reflection and habits that sustain their health and performance.

- Sets specific development goals linked to personal growth and leadership impact
- Diagnoses the priority knowledge and skill gaps affecting their leadership effectiveness
- Creates purposeful development plans and routines to sustain personal learning
- Takes ownership of their development through self-motivation and accountability for continuous growth
- Applies new learning deliberately to improve day-to-day leadership practice
- Seeks targeted coaching, mentoring and peer support to guide ongoing development
- Seeks multi-source feedback on their leadership impact and integrates the insights
- Reflects critically on conduct, feedback and experience to identify areas for improvement
- Transfers learning across contexts, adapting behaviour after success, failure or change
- Maintains physical, mental and emotional routines for sustained health, wellbeing and performance
- Balances ambition with reality to sustain focus, energy and performance over time

Works against: refusing to learn, arrogance, resistance to change

26

Coaches, Supports and Challenges

Leaders give timely feedback, set stretch, and stand beside colleagues through setbacks so they grow in confidence and capability.

- Guides colleagues to translate needs and aspirations into actionable goals, plans and learning priorities
- Provides reassurance and steadiness during uncertainty, sustaining confidence and focus
- Provides timely, constructive feedback that reinforces strengths and promotes learning and growth
- Sets stretch objectives that link personal growth to collective goals
- Facilitates reflection on past experience to enhance learning and improvement
- Explores collaboratively how best to support others' growth and development
- Guides recovery and learning after a setback or failure, rebuilding confidence and adaptive performance
- Guides problem-solving to overcome obstacles and sustain performance under pressure
- Promotes physical, mental and emotional wellbeing to sustain energy and resilience
- Recognises others' effort, contribution and impact, strengthening confidence, motivation and self-efficacy
- Reviews development progress continually, adjusting the balance of guidance, support and challenge
- Balances time on delivery with visible presence in support of others

Works against: micromanagement, lack of empathy, bullying

27

Unlocks Potential

Leaders show belief in colleagues, create meaningful opportunities and progressive responsibility, and make development fairly available so talent grows.

- Expresses belief in others' abilities and potential through sustained trust, time and encouragement
- Provides progressive responsibility and exposure that develops confidence and decision-making
- Provides mentoring and guidance that builds autonomy, independent confidence and professional judgement
- Creates meaningful opportunities for others to learn, broaden their skills and progress
- Aligns emerging talent with opportunities to maximise growth and contribution
- Identifies emerging strengths and development needs to inform long-term growth planning
- Develops others' habits of self-reflection to sustain independent, continuous learning
- Addresses under-performance through constructive dialogue and structured development planning
- Affirms growth and progress positively, clarifying next steps and opportunities to build self-belief
- Ensures equitable access to mentoring, sponsorship and development across backgrounds and locations
- Encourages strategic, bigger-picture thinking to broaden understanding, perspective and ambition

Works against: favouritism, micromanagement, self-interest

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5.2

Delivers Together

Carries NLF dimension
Builds Teams

Leaders inspire shared purpose and commitment to build cohesive, inclusive, high-performing teams. They make it safe to speak up, treat leadership as shared, communicate with clarity and keep teams energised through pressure and change. Strong teams combine high intellectual friction with low social friction: rigorous debate, mutual respect, collective ownership.

The speak-up culture lives or dies in teams. The leader who thanks the colleague who raised a concern has done more for risk management than any control.

28 Makes It Safe to Speak Up

Leaders build the openness and trust in which colleagues raise concerns, admit mistakes, challenge ideas and learn.

- Establishes clear and respectful norms that prevent belittlement, ridicule and exclusion
- Invites informed, constructive challenge of ideas and assumptions, reducing fear of consequences
- Responds with composure and tolerance when mistakes, risks or unwelcome information are raised
- Thanks and visibly protects colleagues who raise a concern, so that speaking up is seen to be rewarded
- Invites candid discussion and shared learning once assumptions, freedoms and constraints are understood
- Examines ideas critically and respectfully, keeping debate on issues rather than individuals
- Gives fair, reasoned and courteous explanations when disagreeing or declining a suggestion
- Encourages inquisitive questioning to identify gaps in knowledge and build shared understanding
- Facilitates curiosity-led dialogue that supports creativity, critical thinking and collaborative problem-solving
- Creates a safe-to-fail environment that enables purposeful experimentation and learning within the bank's risk appetite
- Actively seeks underrepresented perspectives and incorporates them into discussion
- Ensures decisions reflect reasoned contributions from collective participation before moving forward

Works against: intimidation, bullying, authoritarianism, paranoia

29 Shared Leadership and Followership

Leaders treat leadership as shared, inviting colleagues to lead within their expertise, deferring when others know best, and securing commitment once decisions are made.

- Affirms leadership as a shared endeavour with interdependent roles and responsibilities
- Clarifies decision authority and accountability to set role expectations and reduce ambiguity
- Enables colleagues' agency, autonomy and influence in addressing shared leadership challenges
- Invites constructive dissent, feedback and independent, critical thought
- Willingly defers to others when their expertise best serves the team and the customer
- Balances authority with openness, encouraging participation and challenge before decisions are taken
- Builds consensus, commitment and shared ownership around collectively agreed decisions
- Recognises and celebrates cooperation and co-creation that contributes to collective success
- Creates opportunities for others to lead within their areas of expertise, strengthening shared ownership
- Encourages peer-to-peer accountability for upholding shared values and standards
- Facilitates collective reflection to strengthen leader and follower effectiveness over time
- Secures commitment once decisions are made, distinguishing destructive dissent from constructive criticism

Works against: authoritarianism, micromanagement, narcissism

30 Communicates with Clarity

Leaders listen first, then communicate plainly and candidly in the way each audience needs, inviting questions to confirm shared understanding.

- Listens actively and attentively to understand perspectives before responding or deciding
- Uses effective questioning to confirm and deepen understanding
- Confirms the intent of a communication and the needs of the audience before delivering key messages
- Uses clear, concise and unambiguous language, free of jargon, to convey key messages
- Adapts language, tone and style to suit audience, context and intent, including customers who are new to financial matters
- Provides relevant context to aid understanding and alignment with company objectives
- Explains decisions and rationale honestly and transparently, including unwelcome ones
- Invites questions and feedback to confirm and reinforce shared understanding
- Integrates verbal and non-verbal cues to reinforce meaning and authenticity
- Chooses delivery method and timing to match audience, message complexity and sensitivity
- Communicates with positivity, passion and optimism to inspire collective support

Works against: manipulation, deceit, isolationism

31 Builds High-Performing Teams

Leaders set clear expectations and shared standards, encourage rigorous debate without personal friction, and keep teams energised through pressure and change.

- Clarifies roles, responsibilities and expectations in line with knowledge, skill, experience and specialisation
- Defines and agrees shared values and standards of behaviour with the team to promote collective accountability
- Establishes a healthy, competitive team spirit that stretches capability without compromising conduct
- Builds collective identity, belonging and community grounded in mutual respect and shared values
- Builds cohesion and shared belief through collaborative problem-solving and celebrating success
- Agrees consistent routines with the team that sustain performance, focus and momentum, reviewing them together as needs change
- Facilitates high intellectual friction through respectful challenge and evidence-informed debate
- Reduces social friction by focusing on the problem, not the person
- Draws on collective insight to identify opportunities to improve effectiveness
- Encourages bold but disciplined risk-taking within the bank's risk appetite to drive improvement
- Adapts their leadership approach dynamically to sustain performance through challenge or change
- Energises teams under pressure by reinforcing shared purpose, resilience and mutual support

Works against: micromanagement, favouritism, authoritarianism

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5.3

Delivers Responsible Results

Carries NLF dimension
Achieves Outcomes

Leaders translate intent into purposeful, coordinated action and lasting results. They set direction and align effort, empower others within clear boundaries, make sound and timely decisions, and partner across every boundary. Acting with judgement, pace and responsibility, they sustain trust and momentum and ensure that what is achieved is true to the bank's purpose.

Results that are not responsible are not results. Leaders deliver with pace and judgement inside clear boundaries, and empower others to do the same.

32 Sets Direction and Aligns Effort

Leaders connect daily work to the bank's purpose, clarify priorities and freedom to act, and adjust as conditions change.

- Articulates a compelling vision from which a shared purpose can be established
- Communicates intent, objectives and priorities to clarify individual and collective focus
- Integrates ends, ways and means to keep strategy coherent and effort aligned
- Translates intent into achievable objectives and measurable outcomes that sustain motivation and momentum
- Engages others in co-creating goals and outcomes, strengthening shared ownership and accountability
- Reinforces the vision regularly by connecting everyday work to the bank's purpose and to the customers it serves
- Reconciles routine choices and decisions with real progress towards the collective vision
- Frames barriers and challenges accurately, discerning their causes and their effects on outcomes
- Balances ambition with reality when prioritising under constraint or uncertainty
- Reviews and adjusts priorities as context shifts to keep purpose relevant and achievable

Works against: unpredictability, self-interest

33 Empowers Within Clear Boundaries

Leaders delegate real responsibility, make freedoms, limits and risk tolerance explicit, and trust colleagues' judgement with proportionate oversight.

- Clarifies delegated freedoms, operating constraints, decision rights and risk tolerance
- Confirms understanding of intent, tasks and outcomes, giving room for clarifying questions
- Delegates meaningful responsibility matched to individual competence and context
- Determines which decisions can be delegated, shared or retained, and explains why
- Entrusts delegated responsibilities with clear ownership and accountability for outcomes
- Provides the information and context needed for effective independent decision-making
- Demonstrates faith in others' judgement through proportionate oversight and support
- Intervenes only when deviation threatens shared purpose, standards, the bank's risk appetite or the interests of customers
- Promotes bold, innovative and resourceful initiative within agreed freedoms and boundaries
- Credits sound judgement exercised within delegated authority, reinforcing confidence and trust
- Recalibrates delegated authority as competence, confidence and context evolve

Works against: micromanagement, authoritarianism, paranoia

34 Makes Sound, Timely Decisions

Leaders integrate evidence, judgement, risk and diverse views into decisions that are timely, proportionate and owned.

- Frames problems collaboratively, integrating diverse sources of information, experience and feedback
- Distills complexity and ambiguity into clear, intent-aligned options
- Identifies areas of uncertainty, assumptions and information gaps that could undermine the analysis
- Balances data and evidence with intuition and experience when forming judgements
- Evaluates the feasibility, proportionality, risk and resource implications of options, including risk to customers and to the bank's reputation
- Generates and evaluates alternative courses of action, weighing trade-offs and consequences
- Tests reasoning and assumptions independently to reduce bias and groupthink
- Applies creative and analytical thinking to design adaptive and innovative solutions
- Makes timely, reasoned and proportionate decisions, avoiding emotional or ego-driven reactions
- Monitors evolving situations, adapting decisions as conditions, information and risk change
- Reviews progress and emerging outcomes to confirm the decision remains valid
- Integrates feedback from diverse sources to improve future judgement and decisions

Works against: unpredictability, arrogance, authoritarianism

35 Partners Across Boundaries

Leaders build trusted collaboration across lines of business, functions and external partners, sharing information, credit and accountability.

- Aligns purpose, priorities and values across lines of business, functions and partner organisations to achieve shared outcomes
- Anticipates risks and system interdependencies to align joint planning and problem-solving
- Co-designs governance, roles and decision rights to enable coordinated delivery
- Creates cross-boundary psychological safety so partners, including the second and third lines of defence, raise concerns early
- Builds trusted cross-organisational networks through honesty, reciprocity and consistency
- Ensures fairness, equity and transparency in shared decisions and the allocation of resources
- Shares timely, accurate and relevant information to enable collective understanding and alignment
- Resolves partnership conflicts constructively while safeguarding shared principles
- Acknowledges partner contributions and shares credit for collective achievements
- Leverages diversity across organisations to generate innovation and shared learning
- Reviews partnership outcomes and adapts agreements as conditions evolve

Works against: isolationism, self-interest, paranoia

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6.0
Levels of Leadership

Leadership grows as responsibility, risk and complexity grow. The domains stay the same; what changes is how they are applied. Four levels show the expanding sphere of a leader's influence, from personal conduct to shaping the whole enterprise. Titles are a guide, not a gate: the framework travels across every line of business and function.

LEVEL 1

Leading Yourself

Customer advisers, analysts, associates and specialists in every business line and function

NLF level: Self

LEVEL 2

Leading Teams

Team leaders, branch and area managers, operations and contact centre managers, and first-line managers in every function

NLF level: Team

LEVEL 3

Leading Across the Business

Senior managers, heads of function, regional directors and Certification Regime role holders

NLF level: Organisation

LEVEL 4

Leading the Enterprise

Senior Managers under the SM&CR, the executive committee and, in their governance role, the Board

NLF level: Strategic

The levels are not a hierarchy of worth. Leading yourself well is the foundation on which every other level stands, and the most senior leaders continue to model it. With each level comes a wider sphere of influence, greater complexity and heavier consequences, and therefore the need for more sophisticated judgement, strategic thinking and accountability for outcomes.

The Board, and in particular its non-executive directors, lead mainly at the enterprise level and in a governance role. Directors model the Character domain, apply Knows the Business to the oversight of strategy and risk, and support and challenge executive leadership through Shows Loyal Challenge and Shows Moral Courage. The framework applies to directors in that role, complementing rather than replacing their duties under company law and the Senior Managers Regime.

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6.1

Leading Yourself

1 2 3 4

TYPICAL ROLES
Customer advisers, analysts, associates and specialists in every business line and function

SPHERE OF INFLUENCE
Yourself, your customers and your immediate colleagues

PRIMARY IMPACT
Personal impact

Leading yourself is the foundation of all leadership. It is shown through everyday integrity, professional standards, self-discipline and reliable conduct under pressure. Leaders at this level build credibility through their daily actions with customers and colleagues, take ownership of their own learning and growth, and are trusted colleagues who speak up early and support those who do.

KEY PILLARS

Integrity and standards
Acting consistently with the bank's values, its Code of Conduct and the professional standards of a regulated bank.

Personal accountability
Owning your work, your decisions, your mistakes and your growth.

Excellent followership
Contributing to the team's leadership from within it: raising concerns, offering ideas, committing to decisions.

LEADERSHIP PRIORITIES AT THIS LEVEL

CHARACTER
- Does the right thing with customers and colleagues, especially when no one is watching
- Speaks up early about anything that looks wrong, and backs colleagues who do
- Treats every customer and colleague with respect and care

KNOWLEDGE
- Knows their own values, strengths, triggers and biases
- Reads how customers and colleagues are feeling and responds well
- Builds deep product, functional and regulatory expertise for their role

ACTION
- Owns their development through feedback, coaching and reflection
- Contributes to a team where it is safe to speak up
- Makes sound decisions in the moment for customers, within clear boundaries

COMPETENCIES MOST IN FOCUS AT THIS LEVEL

01 Shows Moral Courage · 02 Acts with Integrity · 03 Respects Every Colleague and Customer · 07 Acts Lawfully and Within Risk Appetite · 09 Acts Professionally · 14 Self-Awareness · 15 Composure and Resilience · 19 Builds Trusted Relationships · 21 Professional and Technical Expertise · 25 Develops Themselves · 29 Shared Leadership and Followership · 30 Communicates with Clarity · 34 Makes Sound, Timely Decisions

HOW LEADERS DEVELOP AT THIS LEVEL

Induction, role-specific training and, where the role requires it, certification under the Senior Managers and Certification Regime; a mentor; structured feedback from manager and peers; a personal development plan; stretch assignments within the team; participation in colleague networks and volunteering in the community.

PROGRESSION As expertise and credibility grow, leadership extends from your own conduct to creating the conditions in which others can perform.

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6.2

Leading Teams

1 **2** 3 4

TYPICAL ROLES
Team leaders, branch and area managers, operations and contact centre managers, and first-line managers in every function

SPHERE OF INFLUENCE
Your team, its customers and the teams it works alongside

PRIMARY IMPACT
Team impact

Leading teams means creating the conditions in which others can perform. Leaders at this level clarify intent, build cohesion and quality relationships, make it safe to speak up and agree the routines that sustain delivery. This is the level at which the bank's culture is most directly experienced by colleagues and customers, and where the first act of trust in someone's potential so often changes a career.

KEY PILLARS

Safe to speak up
Building the openness and trust in which concerns, mistakes and challenge surface early.

Shared leadership
Inviting colleagues to lead within their expertise and securing commitment once decisions are made.

Clarity and empowerment
Translating intent into clear priorities, freedoms and boundaries, and trusting people inside them.

LEADERSHIP PRIORITIES AT THIS LEVEL

CHARACTER
- Sets the tone on standards and makes the reasons behind controls compelling
- Thanks and protects colleagues who raise concerns
- Applies fairness in every decision about people, pay and opportunity

KNOWLEDGE
- Understands each colleague's strengths, motivations and pressures, including incentive pressure
- Reads the team's climate and notices who is going quiet
- Knows how the team fits within the bank's systems and lines of defence

ACTION
- Coaches, supports and challenges every colleague
- Builds a high-performing team with shared standards and rigorous, respectful debate
- Delegates real responsibility within clear boundaries and credits good judgement

COMPETENCIES MOST IN FOCUS AT THIS LEVEL

03 Respects Every Colleague and Customer · 06 Leads with Care · 07 Acts Lawfully and Within Risk Appetite · 17 Reads the Room · 18 Understands the Team · 26 Coaches, Supports and Challenges · 27 Unlocks Potential · 28 Makes It Safe to Speak Up · 29 Shared Leadership and Followership · 31 Builds High-Performing Teams · 32 Sets Direction and Aligns Effort · 33 Empowers Within Clear Boundaries

HOW LEADERS DEVELOP AT THIS LEVEL

First-line manager programmes; coaching skills; feedback from the team through multi-source surveys; a leadership coach or mentor; leading a cross-team project; conduct and risk-culture learning designed for people managers.

PROGRESSION As influence extends beyond one team, leaders begin to align many teams, develop other leaders and shape culture at scale.

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6.3

Leading Across the Business

1 2 **3** 4

TYPICAL ROLES
Senior managers, heads of function, regional directors and Certification Regime role holders

SPHERE OF INFLUENCE
Many teams across lines of business, functions and the three lines of defence

PRIMARY IMPACT
Organisational impact

Leading across the business means leading a team of teams. Leaders at this level integrate effort across lines of business, functions and the three lines of defence, reinforce standards through the way policies and processes are explained and applied, develop other leaders and shape the culture of whole parts of the bank. Their influence is exercised through alignment, example and the leaders they grow.

KEY PILLARS

Alignment at scale
Connecting the work of many teams to the bank's purpose and to each other.

Developing leaders
Growing, sponsoring and moving talent across the business so the next generation of leaders is ready.

Shaping culture
Making the speak-up, risk and customer-fairness culture real in every team they touch.

LEADERSHIP PRIORITIES AT THIS LEVEL

CHARACTER

- Takes unpopular, principled decisions at scale and is seen to protect those who raised concerns
- Owns outcomes delivered by many without passing blame down
- Models humility so that bad news keeps flowing upward

KNOWLEDGE

- Works across the sub-cultures of trading, technology, operations and branch networks
- Understands regulators, investors and communities as stakeholders in their own right
- Sees how the bank's systems can be improved without weakening safeguards

ACTION

- Sponsors talent and ensures equitable access to opportunity across the business
- Partners across lines of business and with the second and third lines of defence
- Resists the pull to centralise after an incident, recalibrating trust rather than withdrawing it

COMPETENCIES MOST IN FOCUS AT THIS LEVEL

01 Shows Moral Courage · 10 Stays Humble · 11 Owns the Outcome · 20 Works Across Cultures · 22 Customers, Regulators and Communities · 24 How the Bank Works · 27 Unlocks Potential · 29 Shared Leadership and Followership · 33 Empowers Within Clear Boundaries · 35 Partners Across Boundaries

HOW LEADERS DEVELOP AT THIS LEVEL

Senior leader programmes; executive coaching; enterprise-wide and cross-functional assignments; leading transformation and integration work; engagement with the FCA and PRA; board and risk committee exposure; external leadership networks.

PROGRESSION As influence extends to the whole enterprise and beyond it, leaders carry responsibility for long-range judgement, public legitimacy and the bank's relationships with the wider world.

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6.4

Leading the Enterprise

1 2 3 **4**

TYPICAL ROLES
Senior Managers under the SM&CR, the executive committee and, in their governance role, the Board

SPHERE OF INFLUENCE
The whole enterprise, its customers, communities, regulators, investors and the markets it serves

PRIMARY IMPACT
Enterprise and societal impact

Leading the enterprise means shaping the future through judgement, partnership and long-range thinking. Leaders at this level hold the coherence of the bank's purpose across the whole bank, make judicious decisions in uncertainty with consequences that play out over years, sustain the public legitimacy on which a bank depends, and lead partnerships with regulators, industry, communities and public authorities. They are judged by the culture they leave behind.

KEY PILLARS

Coherence of purpose
Keeping strategy, culture and conduct aligned across the enterprise.

Judgement in uncertainty
Deciding well when the evidence is incomplete and the stakes are high.

Legitimacy and stewardship
Earning and keeping the trust of customers, communities, regulators and investors for the long term.

LEADERSHIP PRIORITIES AT THIS LEVEL

CHARACTER
- Chooses the long-term interests of customers and the bank under results pressure
- Represents the bank with professionalism in public, with investors, regulators and the media
- Puts the team first in who is recognised and promoted

KNOWLEDGE
- Reads economic, political, technological and societal trends and stress-tests strategy against them
- Integrates the lessons of past financial crises into judgement
- Works hardest of all to obtain honest feedback as the sources thin out

ACTION
- Sets direction so that every colleague can connect their work to the bank's purpose
- Communicates candidly and consistently to tens of thousands of colleagues and to the market
- Partners with regulators, industry bodies, community organisations and public authorities

COMPETENCIES MOST IN FOCUS AT THIS LEVEL

05 Serves a Purpose Beyond Themselves · 09 Acts Professionally · 12 Influences Through Credibility · 13 Puts the Team First · 14 Self-Awareness · 16 Clear Thinking · 23 Markets, Policy and the Wider World · 30 Communicates with Clarity · 32 Sets Direction and Aligns Effort · 34 Makes Sound, Timely Decisions · 35 Partners Across Boundaries

HOW LEADERS DEVELOP AT THIS LEVEL

Executive leadership programmes; peer learning with leaders of other institutions and sectors; board and committee service; public and regulatory engagement; executive coaching; deliberate time for reflection and scenario thinking.

CONTINUING Leaders at this level continue to model the foundations laid at every earlier level, while shaping culture, developing capacity and creating sustainable value for customers, communities and the bank.

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7.0
Leadership in Practice

A framework is only as good as its use. These are the places where this one is designed to do its work, so that a bank's policies, its programmes and its everyday conversations all reinforce the same behaviours in the same words.

Hiring and promotion

Values-based interview questions drawn from the Character competencies; promotion criteria that weigh how results were achieved as much as what was achieved.

Performance and development conversations

A shared vocabulary for feedback; self-assessment and multi-source feedback against the competencies; development plans that name the behaviours to grow.

Leader development pathways

Programme design at each of the four levels, with the level priorities as the syllabus and the behaviours as the evidence of growth.

Culture and conduct

Engagement surveys and conduct reviews that ask about the behaviours colleagues actually see; recognition that names the competency being recognised.

Policy alignment

People, conduct, risk and learning policies reviewed so that they reinforce the same behavioural intent, in the same words.

Supervisory and board engagement

Evidence, in the bank's own language, of how leadership supports risk culture, speak-up culture and fair customer outcomes.

A MODEL LEADERSHIP POLICY STATEMENT

The bank defines leadership as the combination of a leader's character, knowledge and action, shown through everyday behaviours, that inspires its people to succeed for its customers, its communities and each other. Leadership is a shared function of the whole bank, distinct from management and from executive authority, and everyone can contribute to it. The bank expects leaders at every level to be grounded in its values, to hold the highest standards and to lead by example. It will review its people, conduct, risk and learning policies so that they reinforce this framework, and it will develop leaders at every level through practice, feedback and reflection, not training alone.

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7.1

How Leadership Supports Sound Banking

The FCA, the PRA, boards and customers expect certain things of a bank's culture. None of them is delivered by a process alone. This page shows which leadership competencies most directly support each expectation, so that a Chief Risk Officer, a Head of Compliance or a supervisor can see the linkage at a glance. The behaviours remain leadership behaviours: attitudes, role-modelling and the way leaders approach compliance and risk, not the compliance tasks themselves, which belong to a bank's policies and controls.

WHAT SOUND BANKING EXPECTS	WHAT IT RESTS ON	COMPETENCIES THAT MOST DIRECTLY SUPPORT IT
Individual accountability and tone from the top	The Senior Managers and Certification Regime, under which Senior Managers take reasonable steps for the areas they lead and every colleague is bound by the Conduct Rules; the PRA Fundamental Rules on acting with integrity, prudence and due skill, care and diligence	07 Acts Lawfully and Within Risk Appetite 09 Acts Professionally 11 Owns the Outcome 28 Makes It Safe to Speak Up 33 Empowers Within Clear Boundaries
Speaking up and protection for those who do	FCA and PRA whistleblowing rules (SYSC 18) and the Public Interest Disclosure Act, which depend on colleagues raising concerns early and being protected when they do	01 Shows Moral Courage 04 Shows Loyal Challenge 28 Makes It Safe to Speak Up 29 Shared Leadership and Followership 30 Communicates with Clarity
Good outcomes for customers	The Consumer Duty and its cross-cutting rules, FCA guidance on the fair treatment of vulnerable customers (FG21/1) and the Conduct Rule to pay due regard to the interests of customers, all of which turn on how leaders behave towards customers and what they expect of colleagues	03 Respects Every Colleague and Customer 05 Serves a Purpose Beyond Themselves 06 Leads with Care 22 Customers, Regulators and Communities 30 Communicates with Clarity
Three lines of defence and accountability	Clear ownership of risk in the business, independent challenge from risk and compliance, and assurance from internal audit, which work only when leaders own outcomes and defer to expertise	11 Owns the Outcome 24 How the Bank Works 29 Shared Leadership and Followership 35 Partners Across Boundaries
Operational resilience and learning from incidents	PRA and FCA operational resilience requirements (SS1/21 and PS21/3) and the expectation that firms learn from incidents and complaints rather than conceal them	15 Composure and Resilience 16 Clear Thinking 24 How the Bank Works 34 Makes Sound, Timely Decisions
Conduct, conflicts and professional standards	The Conduct Rules, the bank's Code of Conduct, conflicts-of-interest and information-barrier requirements, and the professional standards of a regulated industry	02 Acts with Integrity 08 Acts Appropriately 09 Acts Professionally
Sustainable growth within risk appetite	Growing with customers and the communities the bank serves inside a clearly articulated risk appetite, consistent with the PRA's expectations of safety and soundness	05 Serves a Purpose Beyond Themselves 23 Markets, Policy and the Wider World 31 Builds High-Performing Teams 33 Empowers Within Clear Boundaries 34 Makes Sound, Timely Decisions
Inclusion and equal opportunity	The Equality Act 2010 and the regulators' expectation that diversity of thought and an inclusive culture are markers of sound governance and good conduct	03 Respects Every Colleague and Customer 20 Works Across Cultures 27 Unlocks Potential

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7.2
Alignment to the National Leadership Framework

The National Leadership Framework (NLF) sets out three domains, nine dimensions, 35 competencies and 323 observable behaviours, applied across four levels of leadership (Self, Team, Organisation, Strategic). This framework carries every NLF dimension and every NLF competency, one to one, in the language of banking, with the NLF's behaviours considered and translated and 18 behaviours added for the sector. Its four levels map to the NLF's four. This table is the mapping an NLF award assessor would use.

DOMAIN	NLF DIMENSION	FRAMEWORK DIMENSION	FRAMEWORK COMPETENCIES (NLF COMPETENCY CARRIED)
CHARACTER	Values-Driven	**Grounded in Values**	01 Shows Moral Courage (Moral Courage) 02 Acts with Integrity (Integrity) 03 Respects Every Colleague and Customer (Respect for Others) 04 Shows Loyal Challenge (Loyalty) 05 Serves a Purpose Beyond Themselves (Service) 06 Leads with Care (Humanity and Compassion)
CHARACTER	Upholds the Highest Standards	**Holds the Highest Standards**	07 Acts Lawfully and Within Risk Appetite (Lawfulness) 08 Acts Appropriately (Appropriateness) 09 Acts Professionally (Professionalism)
CHARACTER	Models Exemplary Behaviours	**Leads by Example**	10 Stays Humble (Humility) 11 Owns the Outcome (Accountability) 12 Influences Through Credibility (Influence) 13 Puts the Team First (Selflessness)
KNOWLEDGE	Knows Themself	**Knows Themselves**	14 Self-Awareness (Self-Awareness) 15 Composure and Resilience (Self-Management and Resilience) 16 Clear Thinking (Metacognition and Reflective Thinking)
KNOWLEDGE	Knows Others	**Knows Their People**	17 Reads the Room (Social Awareness) 18 Understands the Team (Team Dynamics) 19 Builds Trusted Relationships (Relationship Management) 20 Works Across Cultures (Cultural Awareness)
KNOWLEDGE	Knows Their Profession	**Knows the Business**	21 Professional and Technical Expertise (Professional and Technical Expertise) 22 Customers, Regulators and Communities (External Context and Stakeholders) 23 Markets, Policy and the Wider World (Strategic and National Perspective) 24 How the Bank Works (Organisational Systems and Processes)
ACTION	Develops Individuals	**Grows People**	25 Develops Themselves (Developing Themselves) 26 Coaches, Supports and Challenges (Providing Support and Challenge) 27 Unlocks Potential (Inspiring and Enabling Others)
ACTION	Builds Teams	**Delivers Together**	28 Makes It Safe to Speak Up (Creating Psychological Safety) 29 Shared Leadership and Followership (Cultivating Teamship) 30 Communicates with Clarity (Communicating Effectively) 31 Builds High-Performing Teams (Building and Sustaining High Performance)
ACTION	Achieves Outcomes	**Delivers Responsible Results**	32 Sets Direction and Aligns Effort (Defining and Aligning Purpose) 33 Empowers Within Clear Boundaries (Empowering Others) 34 Makes Sound, Timely Decisions (Making Effective Decisions) 35 Partners Across Boundaries (Cultivating Collaboration and Partnerships)

Levels. Leading Yourself = Self · Leading Teams = Team · Leading Across the Business = Organisation · Leading the Enterprise = Strategic.

Coverage. Nine of nine dimensions and 35 of 35 competencies fully carried; 308 NLF behaviours carried directly and 15 carried in concept within the same competency; no gaps identified.

Acknowledgment. The National Leadership Framework, its wording and its logo are the intellectual property of National Leadership Framework CIC and are used with acknowledgment. This framework is NLF-informed work written for the banking sector; where NLF concepts are carried they are translated under the NLF's encouragement to adapt emphasis and language to context while preserving the integrity of its core concepts.

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8.0

Sources, and Making This Framework Your Own

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MAKING THIS FRAMEWORK YOUR OWN

This framework is written in the third person so that any bank or building society can adopt it as it stands. An adopting organisation may rewrite it in the first person, place its own name, values and role titles where the framework refers to the bank, and add behaviours that matter in its own context. Where it does, the NLF asks only that the nine dimensions and 35 competencies stay traceable, that behaviours remain observable leadership conduct rather than management process, and that the acknowledgement of the National Leadership Framework is kept.

National Leadership Framework

FROM FRAMEWORK TO PRACTICE

A framework alone does not make good leaders. People do.

This document describes the leadership a bank can ask of its people. What turns it into leadership that customers feel is the way an organisation brings it to life through its people processes: how it recruits and inducts, how it has conversations about performance, how it develops and coaches, how it recognises, how it governs and how it learns from what goes wrong. That work belongs to the organisation. Supporting, guiding and assuring it is what the National Leadership Framework exists to do.

The NLF is an independent, not-for-profit standards body. It helps organisations review their leadership policy and framework against the NLF's principles, align their people processes so that they reinforce the same behaviours, and evidence the result. The NLF Awards, at Bronze, Silver and Gold, give organisations independent, third-party assurance that their leadership framework and its implementation are sound, and a recognised mark of that commitment.

Interested in an NLF Award, or in adopting this framework?
Speak to the NLF: **www.nlf.org.uk**

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Leading Responsible Growth

A LEADERSHIP FRAMEWORK FOR BANKING · VERSION 1.0 · 2026

Leadership is the combination of a leader’s character, knowledge and action, shown through everyday behaviours, that inspires others to succeed for customers, communities and colleagues.

National Leadership Framework

Mapped to the National Leadership Framework
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