Belgium – Banking sector

Initiatives aimed at promoting training

A joint representation project at sector level

Social Dialogue Committee for the sector
09.03.2010
Some key figures
the banking sector and employment

- January 1, 2009: **61,394 employees** in the private and commercial banks
  - A 4.5% drop is expected in 2010

- **Level of education:**
  - 85% of the employees **engaged in 2008** holds a **Master or Bachelor** degree
  - This figure drops to **67%** as for the **overall number of employees with a labour contract**

- **Average age**: 43.2 years
- **Average career span**: 18.3 years
Permanent social dialogue at different levels:

- Interprofessional level
- Sector level
- Company level
The past...

- **1969**: inauguration of the ‘Fonds paritaire’, a non-profit association for professional and trade union training within the banking sector

- **1991**:
  - notion of “risk groups”
  - start of the joint representation sector-level initiatives for the benefit of risk groups (distance learning and social promotion education)

- **1999-2002**: employment-education plan for youngsters

- **since 2004**:
  - ELAN+ training programme
Joint conclusions LLL – 29 November 2002

- Lisbon process: enhancing the training efforts
- Special attention to continuous professional training for staff workers (high level of average age and career span, technicity of banking, sustained professionalism...)

- Several sector-level agreements have been signed:
  - Aimed at fostering training initiatives for the benefit of risk groups
  - Providing specific financial means for the development of sector-level training projects
  - Paying special attention to training programmes at the level of banks
Sector-level agreement 2009-2010: an agreement with an outlook

- **Training:**
  - Risk groups: ELAN + 2010 in 2011
  - New sector-level projects: IAS/IFRS for employees’ representatives, leadership, training
    programme 50+, project career guidance...

- **Diversity:**
  putting the Charter on Diversity into practice and developing a small-scale project for highly-trained
  immigrant employees

- **Outplacement:**
  further execution and possible broadening of the cooperation agreement with the sector operator who
  has been appointed

- **Function classification:**
  update of the function classification for employees and then for executives – resuming the discussions

- **Economic and financial information**
  improving the economic and financial information – better insight into the risk

- **Labour organisation, mobility and stress**
  evaluation, in practice, of the current measures and sector recommendations, if any

- **Purchasing power**
  granting eco-cheques (125 EUR in 2009 and 250 EUR in 2010) or equivalent advantages at company
  level
More efforts in the field of training

Training initiatives at bank level

- Training periods at company level
  - 3 times as many days as the number of FTE (collective approach: FTE X 3)

- Right and individual procedure
  - No professional training provided within 12 months after the request
  - Individual meeting
  - Written training plan upon common agreement (in case of refusal: also written)

New sector-level training projects

- Financing = 300,000 EUR in 2009 and 300,000 EUR in 2010
  - IAS/IFRS standards and their impact on the economic-financial information to be provided to the employees’ council (as for the employees’ representatives)
  - Career guidance at sector level
  - Specific training 50+
  - Leadership
Risk groups
CLA of September 28, 2009

- Possibility to sign a 2009/2010 CLA at bank level before November 30, 2009
  - Purpose: company-level initiatives for the benefit of risk groups
  - Banks are exempt from paying into the Joint Representation Fund

- Payment, by banks without a CLA, of the 0.10% contribution to the Joint Representation Fund
  - Funding of sector-level initiatives for risk groups (Elan+ initiative, ...)

- Report and financial survey (annual)
  - To be provided to the Joint Representation Fund at the latest on May 1 of the following year

- Development of the ELAN+ project:
  - A combination of soft skills, IT and banking practices training
  - Personal initiative of the employee
  - To be approved by the employer if training is provided during working hours
Elan+ 2010 - 2011: Soft skills

- Assertiveness and persuasion
- Self-development
- How to deal with difficult customers and complaints
- Organising meetings
- Task planning
- New subjects:
  - Techniques for optimal presentations
  - Making professional telephone calls
  - Efficient business e-mailing
  - Me, myself and I – Employee motivation
Word
Excel
Outlook / Lotus notes
Internet
PowerPoint
Access

‘Custom-made’ (it is up to the employees to express their specific needs)
Introduction to credit (2 days)
Introduction to taxation (1 day)
Introduction to European payment systems (1 day)
Basel II – An overview (1 day)
Introduction to the financial markets (1 day)
Introduction to derivatives (1 day)
Economic indicators (1 day)
Initiation in bank accounting (5 half-days)
Initiation in IFRS/IAS (2 days)
Prevention of money laundering (1 day)
Private lending (1 day)
Intrinsic value of collateral (1 day)
Financial Turmoil : a round-up
New sector-level projects

- Additional financial means for the Joint Representation Fund for the development of new sector-level projects
- Funding:
  - 300,000 EUR in 2009 and 300,000 EUR in 2010
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- Projects:
  - IAS/IFRS standards and their impact on the economic and financial information to be provided to the employees’ council (as for the employees’ representatives)
  - Teamwork - Leadership
  - Specific training 50 +
  - Career guidance at sector level
  - Diversity: limited-scope project for highly trained immigrant employees
<table>
<thead>
<tr>
<th>IAS/IFRS TRAINING FOR TRADE UNIONS</th>
<th>LEADERSHIP &amp; TEAMWORK</th>
<th>TRAINING 50-PLUS</th>
<th>BANKING ANNO 2010</th>
<th>CAREER GUIDANCE</th>
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| **IAS/IFRS standards and their impact on the economic and financial information to be provided to the employees’ council (2 days)**<br>• Dutch: 28 entries<br>• French: 22 entries<br>• Average score 4.15/5 | **Teamwork “Put yourself in my place” (2 days)**<br>⇒ Pilot session: 18-19/03<br>⇒ New session: summer | **Me, myself and I – Employee motivation (1 day) (17/5; 20/5)**<br>• Dealing with changes (2 days)<br>• How to cope with tension in a sound way (2 days)<br>• Career end: energetic and with prospects (2 days)<br>• Coaching / mentoring (“parraining” young employees/)<br>• The Financial Turmoil : a round-up (1 day) (26/4; 5/5) | **Ethics as a basis for finance, management and corporate activities (2 days)**<br>• Coaching / mentoring (“parraining” young employees/) | **DIVERSITY**
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