

Hampden highlights

December 2022



Graeme Hartop
Chief Executive

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As another eventful year ends and new one begins, I would like to update you on some of the latest developments at the Bank.

We received a positive response to our client satisfaction survey in January. The results and your feedback are helping us to understand how well we are performing from your perspective and to prioritise new services you would like us to develop. Our commitment to providing you with banking that is tailored to your needs and to delivering this with exceptional levels of service is unwavering. We recognise this is ever more important during these times of uncertainty and while many other banks are removing the human touch, closing branches and directing customers online or to call centres.

The Bank is adding new services in response to your needs. It was just over a year ago that we launched our retirement mortgage to support clients seeking to manage their inheritance tax liabilities or support the next generation. We launched a self-build mortgage to offer expertise to clients building their own homes and to support environmentally-friendly developments. We have teamed up with Hiscox Private Client to offer tailored insurance for your high value items. And we are working with our technology consultants to plan and develop further enhancements to our digital services to complement the personal service our bankers provide.

We have continued to invest in building and strengthening our business and our teams, developing and promoting talent that is dedicated to delivering for you. In the survey they complete annually, our people tell us that Hampden & Co is a great place to work, which helps us to attract experienced people.

As a result of this work, we have received external recognition in the form of industry awards from independent experts.

Thank you for placing your trust in Hampden & Co. As ever, if there is anything we can do to help you, please contact your banker directly.



Strong endorsement from clients in our satisfaction survey

We received an excellent response from clients to our satisfaction survey. The feedback is helping us to understand how well we are performing from their perspective.

When asked ‘How likely would you be to recommend Hampden & Co to a friend, family member or colleague?’ they indicated a high degree of satisfaction with an average score of 9.1 out of 10.

This represents a net promoter score (NPS) of 73, up from 71 in our 2018 survey and amongst the highest in the banking sector.

“
Hampden & Co is unlike any bank. The level of professionalism, genuine kindness and discretion is by far the biggest asset the bank has.”



Hannah Berridge, Head of Professional Partnerships, collects the award for ‘Private Bank of the Year – UK’ at the Spear’s Wealth Management Awards 2022.



Hampden & Co wins prestigious awards

Hampden & Co was awarded ‘Private Bank of the Year – UK’ for the second time at the Spear’s Wealth Management Awards. Hannah Berridge, Head of Professional Partnerships, collected the award at a black-tie event held at the JW Marriott Grosvenor House in London. Also shortlisted were Coutts, C. Hoare & Co, Weatherby’s and Arbuthnot Latham.

The Bank was also awarded ‘Outstanding Private Bank – UK – Domestic Clients’ for the third year in a row at the Private Banker International Annual Conference and Awards 2022 and we were short-listed for ‘Private Bank of the Year’ at the Mortgage Introducer Awards.

These awards celebrate the best-in-class achievements in private banking each year and are welcome endorsements of the work we do for clients.



Core banking system upgraded successfully

In October, the Bank’s core banking platform was successfully upgraded to the latest version of the software provided by Oracle. This significant programme of work will bring comprehensive support and operational benefits from improved processes and represents a major investment in our ability to enhance services to clients.

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Changes to our executive management team

Earlier this year, several members of the executive team retired. Andy Mulligan, who was one of the Bank's first recruits, retired as Chief Financial Officer after 10 years, Alison Inverarity retired as Chief Risk Officer in July, and Richard Lyon stepped down from the role of Company Secretary in September. All were instrumental in forming and growing the Bank to where it is today and we thank them for their dedication and commitment.

New members have been appointed to the team who will build on their legacy. Jonathan Peake joined as Chief Financial Officer from Standard Bank International where he was also Chief Financial Officer. Peter Craigie is our new Chief Risk Officer, having joined from Lloyds Banking Group where he was Chief Risk Officer for Islands Banking. Gordon Syme is the most recent addition to the team. He has joined from Aegon Asset Management to become our new General Counsel and Company Secretary.

↓ Peter Craigie (left) and Gordon Syme (right)



Bankers **Alistair Macpherson** (left) and **Kevin Eagles** (right) with Head of Banking, **Mark Prentice**.



Head of Professional Partnerships, **Hannah Berridge**.

Further strengthening our banking team

We continue to invest in building and strengthening our teams. We seek to attract experienced people and develop and promote talent that is dedicated to delivering for our clients.

We have added to our banking and commercial teams with the appointments of bankers Gill Sanders and Alistair Macpherson, who are based in Edinburgh, and Kevin Eagles, who is based in London. Gill joined us after more than 20 years with Adam & Co. Alistair joined us from Homes England and worked previously with Bank of Scotland, Lloyds Banking Group and Standard Life 1825. Kevin joined us from C. Hoare & Co where he worked for more than 23 years.

Hannah Berridge is our new Head of Professional Partnerships. Hannah joined us from Coutts and is leading and building on the many productive relationships we have with other advisers and business introducers.

Expanding our portfolio lending service

The ability to lend against investments has proved a strong addition to our service, enabling clients with select wealth managers to secure borrowing against their portfolios while remaining invested in and participating in the returns of the market. At the same time, we have enhanced our working relationships with some of the major wealth management companies in the UK.

We are now expanding our offering and have adopted standardised portfolio criteria and streamlined our decision-making process to work with a wider range of wealth managers.

Hampden & Co teams up with Hiscox Private Client

Hiscox Private Client is one of the world's leading providers of general insurance and Hampden & Co is now offering clients access to their comprehensive range of bespoke services.

Hiscox's personal and tailored approach to serving clients complements our own and this relationship will allow clients to benefit from insurance for their property and contents, renovation and extension, high-value motor, travel, personal cyber and cover for fine art, jewellery and collectibles.



PRIVATE CLIENT



Further development of digital services to complement personal banking

Our online banking service and mobile apps provide clients with flexible access to their accounts and complement the personalised service they receive from their banker. While personal banking will always be at the heart of our service, we know that many of you value our digital capabilities and want to see them continue to evolve.

We also recognise that younger generations, our clients of the future, have grown up with technology as a seamless part of their everyday lives and they expect this from their bank.

Our recent client satisfaction survey and subsequent research have highlighted the value of services such as ApplePay, links to accounting software and requests for other system enhancements. While these require time and investment to implement, we are working actively with our technical consultants to prioritise and develop further such enhancements to our digital services.

Welcoming clients to our refreshed London office

We have made a number of changes to our Dover Street office to make it more welcoming for clients and to enhance the working environment for our people. The new reception area offers a relaxing space for guests to enjoy a coffee, while the extended board room provides an area that can accommodate all our people for meetings, presentations and training.

If you would like to visit our offices, please call us on 0131 226 7300 or email contact@hampdenandco.com.



Measuring and reducing our carbon footprint

As we strive to achieve our target of being net zero carbon by 2030, we are measuring our carbon footprint annually in tonnes of carbon dioxide equivalent (tCO₂e) against a 2019 pre-Covid benchmark.

The emissions which result from running the Bank, including travel, waste, energy and paper usage are reported in three categories:

- All direct emissions – Emissions from the activities under our control. This includes fuel used in our offices, such as gas. Between 2019 and 2021, this increased slightly by 0.182 tCO₂e to 0.487 tCO₂e.
- Indirect emissions – Emissions created during the production of the energy and eventually used in our offices, such as electricity. This reduced in 2021 by 12.603 tCO₂e to 14.145 tCO₂e.
- All other indirect emissions – Emissions from sources we do not own or control occurring from our activities, such as business travel and commuting, and procurement of consumables such as paper, plastics and water. This makes up the greatest proportion of the Bank's carbon footprint which reduced significantly in 2021, down 293.411 tCO₂e to 55.648 tCO₂e.



We are working to accelerate our environmental and social strategy and have appointed specialist consultancy, Perigon to help develop a new set of product and service propositions and to better align our charitable efforts with our commercial interests.

We will be publishing a separate Environmental and Social Report which will be available early in the new year.

Recommend a friend or family member

If you are happy with your experience as a client of Hampden & Co and would like to recommend a friend or family member who may benefit from our services, we would be delighted to hear from them.

Please call us on

0131 226 7300

or email us at

contact@hampdenandco.com



Hampden & Co.
BANKERS

The return of the woodland

Podcast series explores the importance of trees in tackling climate change

'The Return Of The Woodland' features interviews with experts from across the forestry sector exploring what it takes to successfully create a woodland. The series looks at the potential pitfalls and at the help available through secured financing, government grants and the burgeoning carbon credits market.

We speak to an ambitious landowner who is leading the way in woodland creation, plus experts in land value, carbon credits, sustainability, impact measurement, woodland management and large-scale planting. We visit the pioneering Carrifran project in the Scottish Borders, a community woodland in East Lothian and encounter an innovative forager who distils spirits and liqueurs from birch sap. Crucially, we also discover the key steps to ensuring that a woodland project is a financial success.

The series is available on Apple Podcasts, Spotify and most other mainstream podcast platforms. A White Paper wrapping up all the key issues is available on request.

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