



TACO™ BANKING COMPETENCIES WITH POSSIBLE RATING INDICATORS / EVIDENCE ANCHORS

Working assessment-use table for interview design and scoring support

Use note

These indicators are not fixed scoring rules. They are practical signals of stronger evidence for interview assessment.

They are written to help panels recognise what more credible evidence tends to look like at a behavioural level.

A strong answer will normally show a real context, clear ownership, traceable action, sound judgement, and a meaningful result or lesson.

| Domain | Competency | Description | Typical evidence in interview | Example probe areas | Possible rating indicators / evidence anchors |
|-----------|---|---|--|--|--|
| TECHNICAL | Evaluates Financial and Operational Information | Assesses relevant financial, operational, and contextual information in a structured way in order to support sound recommendations, decisions, and risk-aware action. | Candidate describes reviewing multiple information sources, comparing signals, interpreting implications, and forming a balanced recommendation or decision. | Evidence used; missing information; alternatives considered; judgement logic; how conclusion was tested. | Stronger evidence tends to show multiple information sources considered, explicit comparison of options, clear reasoning, and a recommendation linked to real operational or financial implications. |
| TECHNICAL | Applies Policy, Process, and Control Requirements | Uses relevant policies, procedures, controls, and governance requirements accurately and consistently in order to protect process integrity, quality, and compliance. | Candidate describes applying rules or controls correctly, recognising thresholds, maintaining process discipline, or intervening when requirements were at risk. | Relevant standard or policy; judgement under process constraints; when issue required escalation; balancing speed and control. | Stronger evidence tends to show accurate use of standards, recognition of control implications, timely escalation where needed, and behaviour that protects process integrity under pressure. |
| TECHNICAL | Produces Accurate and Reliable Work Outputs | Delivers work to the required standard of accuracy, completeness, and timeliness, with appropriate checking and attention to detail. | Candidate gives a concrete example of checking work, preventing error, correcting quality issues, or maintaining reliability under deadlines. | What was checked; what risks were present; how accuracy was protected; how quality was verified. | Stronger evidence tends to show checking discipline, awareness of error risk, clear quality controls, and specific examples of how reliability or accuracy was maintained. |
| TECHNICAL | Solves Role-Relevant Problems Systematically | Identifies issues affecting work quality or delivery, analyses the causes in a disciplined way, and implements practical solutions that improve performance or reduce disruption. | Candidate describes diagnosing a problem, separating cause from symptom, testing options, and implementing a workable solution. | How issue was analysed; options considered; sequencing of response; what changed as a result. | Stronger evidence tends to show structured diagnosis, cause-focused thinking, realistic option appraisal, and a solution that produced a clear practical improvement. |
| ADAPTIVE | Adapts Effectively to Change | Adjusts priorities, methods, or behaviour constructively in response to changing demands, information, systems, or organisational requirements. | Candidate describes changing approach when conditions shifted, managing transition, or remaining effective amid uncertainty or revised expectations. | What changed; what was adjusted; what stayed stable; how effectiveness was maintained. | Stronger evidence tends to show constructive adjustment without loss of discipline, clarity on what changed, and a credible explanation of how effectiveness was preserved. |
| ADAPTIVE | Learns and Improves from Experience | Reflects on experience, feedback, and outcomes in order to refine judgement, strengthen performance, and improve future practice. | Candidate describes learning from feedback, revising methods, or improving later performance because of earlier experience. | What was learned; what changed afterward; how reflection affected later practice; what would now be done differently. | Stronger evidence tends to show real reflection, specific behavioural change afterward, and a plausible link between learning and improved later practice. |
| ADAPTIVE | Maintains Performance Under Pressure | Sustains sound judgement, composure, and work discipline when facing pressure, ambiguity, setbacks, or competing demands. | Candidate provides a real example of maintaining judgement, prioritisation, and professional discipline under workload, uncertainty, or adverse conditions. | Nature of pressure; how priorities were managed; how judgement was protected; what result followed. | Stronger evidence tends to show stable judgement under strain, clear prioritisation, controlled response rather than reactivity; outcomes reflect disciplined performance. |



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| ADAPTIVE | Shows Initiative in Improvement | Takes practical steps to strengthen processes, resolve emerging issues, or improve work quality without waiting unnecessarily for direction. | Candidate describes acting early on a recognised issue, initiating improvement, or taking constructive action beyond minimum expectation. | What prompted action; why action was taken then; what ownership was assumed; what improvement resulted. | Stronger evidence tends to show timely self-starting behaviour, sensible ownership, clear improvement logic, and a result that went beyond passive compliance. |
| CROSS-FUNCTIONAL | Collaborates Across Functions | Works constructively with colleagues, teams, and specialist functions across organisational boundaries in order to resolve issues and achieve shared outcomes. | Candidate describes coordinating with other teams, aligning work across boundaries, or resolving problems requiring multi-party contribution. | Who was involved; how alignment was achieved; what friction existed; how shared progress was maintained. | Stronger evidence tends to show active coordination across boundaries, constructive handling of friction, and a clear contribution to shared progress or issue resolution. |
| CROSS-FUNCTIONAL | Builds Productive Stakeholder Relationships | Develops and sustains effective working relationships with internal and external stakeholders through responsiveness, credibility, and constructive engagement. | Candidate shows how trust, responsiveness, and relationship quality helped support delivery, issue resolution, or sustained cooperation. | How relationship was built; how credibility was maintained; how difficult stakeholders were handled; what effect it had. | Stronger evidence tends to show credible relationship-building behaviour, responsiveness under challenge, and a tangible effect on cooperation, delivery, or problem resolution. |
| CROSS-FUNCTIONAL | Integrates Different Perspectives into Action | Brings together differing views, requirements, or sources of expertise in order to form balanced judgement and workable solutions. | Candidate describes synthesising input from different parties, balancing competing requirements, or translating mixed perspectives into action. | What different views existed; how tensions were balanced; what judgement was required; how final approach was formed. | Stronger evidence tends to show balanced synthesis rather than one-sided preference, clear judgement across tensions, and a final approach that was workable in context. |
| CROSS-FUNCTIONAL | Communicates Clearly Across Audiences | Conveys information, issues, and recommendations in a clear, structured, and audience-appropriate way that supports shared understanding and effective action. | Candidate describes adjusting communication for different audiences, clarifying complex issues, and producing understanding or action through clear messaging. | Audience adaptation; how clarity was achieved; how understanding was checked; what response followed. | Stronger evidence tends to show structured communication, audience adjustment, active checking of understanding, and communication that clearly influenced action or shared understanding. |
| ORGANISATIONAL | Upholds Professional and Ethical Standards | Acts with integrity, fairness, and professionalism, and makes decisions in ways that protect trust, standards, and institutional credibility. | Candidate describes choosing the professionally right course, maintaining integrity under pressure, or acting fairly where convenience or pressure pointed elsewhere. | What standard mattered; how integrity was maintained; how fairness was protected; what would have been poor practice. | Stronger evidence tends to show principled judgement under pressure, clear regard for fairness and integrity, and behaviour that protects trust rather than convenience. |
| ORGANISATIONAL | Exercises Sound Risk and Control Awareness | Recognises the wider implications of actions for risk, governance, control, and institutional protection, and acts accordingly. | Candidate describes recognising wider control or governance implications, escalating appropriately, or adjusting action to reduce risk. | What wider risks were recognised; what threshold triggered concern; what action protected the institution; how control awareness shaped behaviour. | Stronger evidence tends to show awareness of wider risk implications, appropriate escalation or adjustment, and judgement shaped by institutional protection rather than local expediency. |
| ORGANISATIONAL | Contributes to Institutional Stewardship | Acts in ways that support the organisation's long-term interests, reputation, and responsibilities, beyond immediate personal or local priorities. | Candidate demonstrates thinking beyond immediate convenience, showing regard for wider organisational consequences, standards, or institutional responsibilities. | How wider organisational interest was judged; what longer-term implications were considered; how local and institutional priorities were balanced. | Stronger evidence tends to show long-term institutional thinking, balanced judgement across local and wider priorities, and behaviour that supports reputation or organisational responsibility. |
| ORGANISATIONAL | Supports a Culture of Accountability and Respect | Behaves in ways that reinforce responsibility, constructive challenge, consistency, and respectful working relationships across the organisation. | Candidate describes encouraging responsible behaviour, addressing issues constructively, or contributing to a respectful and accountable working environment. | How accountability was reinforced; how challenge was handled; how respect was maintained; what behaviour was encouraged in others. | Stronger evidence tends to show constructive challenge, reinforcement of responsibility, respectful handling of issues, and influence on the standards of behaviour around them. |

