

Position title	Regional Credit Manager – Rural Bank
Division	Risk Management
Department	Credit and Lending, Rural Bank
Direct Reports	Yes

Our culture and values

We have a clear strategy and important work in place to become Australia's bank of choice.

Our values of **teamwork, integrity, performance, engagement, leadership** and **passion** are at the core of who we are and form the expectation of the behaviours we adopt every day.

We strive to have a culture that drives balanced outcomes; is open and informed for disciplined execution; that celebrates and recognises success; and where the sum is greater than its parts. To achieve this, we focus on four critical behaviours: **act commercially; move fast to help customers achieve their goals; recognise people for their impact; and actively challenge the status quo.**

Together, we're creating a culture we can continue to be proud of; one that will help us reach new heights.

ROLE PROFILE

Your division, your team

The purpose of the Credit and Lending team is to support the objectives of Rural Bank in relation to the credit assessment and management of customer credit risk and the loan asset portfolio risk. This function contributes to the financial performance of the Rural Bank Business through the provision of effective and proactive transactional and strategic solutions to minimise the occurrence of delinquent, fraudulent and non-performing loans while ensuring a high standard of service to internal and external stakeholders.

The purpose of your role

Reporting to the Head of Agri Credit, the role of Regional Credit Manager is a key leadership role in the Credit and Lending team. The focus of the role is to:

- Provide leadership to a team of credit professionals servicing the Relationship teams within the geographic region
- Provide leadership and insight as part of the credit team leadership group
- Working with the credit team leadership and Lending Managers to develop and implement initiatives that enable the ongoing evolution of the Credit and Lending team's value proposition
- Provide mentoring, coaching and support to the Lending Managers across the Credit Team and sales teams
- Providing guidance and support to our distribution partners to deliver appropriately structured, considered lending decision for our clients
- Managing the queue of transactions, and other recurring tasks
- Draw on experience and industry knowledge, analyse available data and consider the broader implications to the business in making measured decisions that are reflective of the Bank's policies & processes
- Exercise sound judgement and decision making within the Bank's risk appetite and policy settings
- Promote early engagement with the Relationship Teams and take opportunities to meet with customers on farm
- Provide relief support to the head office credit team during periods of extended leave

This role will entail leading a team of Lending Managers who are based in various locations within the geographic region of responsibility.

Your core relationships

In addition to maintaining relationships with your direct team, there are a number of important relationships which will require cultivation:

- The Rural Bank Business Executive and in particular the Regional Managers, Head of Agri Credit, General Manager Credit, General Manager Sales, Marketing and Partnerships, and Heads of Sales.
- Individual Relationship Managers from your geographic region and representatives across business channels.
- Senior Manager Property Risk and the Property Risk team.
- Various relationships at BEN Group, including Group Assurance, Credit Policy and Credit Review.

What you're accountable for

Leadership	<ul style="list-style-type: none"> • Provide collaborative leadership, influence change and guidance as a risk leader in the Rural bank business. • Drive a positive culture of engagement and clear communication. • Drive and contribute to teamwork across Credit and other Business Units of the Bank to create a united team. • Provision of regular, honest, objective and constructive performance feedback to your staff. • Act on opportunities to provide coaching and mentoring to the Relationship Teams particularly in relation to the quality of credit assessments or assistance in framing messaging for customers. • Demonstrate an understanding and commitment to the Bank's goals and objectives and contribute to the Bank's strategic planning as required.
Credit Decisioning / Credit Quality	<ul style="list-style-type: none"> • Exercise Delegated Lending Authority as detailed in the Bank's Policy and Procedure manuals • Provide support and leadership to the Credit team. • Provide clear and succinct feedback on credit submissions. • Ensure the quality of lending submissions, credit management practices and control of deteriorating credit risk is maintained within the Bank's policy, standards and guidelines. • Provide support to Regional Sales Managers for delivery of credit coaching to ensure proper credit practices and portfolio management disciplines are established and maintained. • Undertake hindsight reviews of credit decisions for own team members.
Relationship and Stakeholder Management	<ul style="list-style-type: none"> • Develop trusted relationships with internal and external stakeholders. • Ensure that all stakeholders are kept well informed of progress and any relevant issues. • Ensure that business stakeholder expectations are well managed. • Attend external training courses and industry and professional events as relevant. • Build and maintain internal and external networks. • Maintain and develop market and industry expertise.

Your knowledge, skills and experience

Knowledge & skills

- A sound understanding of technical prudential regulatory banking requirements and standards.
- Strong analytical and organizational skills with the ability to multi-task and set priorities to manage work across multiple areas
- Proven ability to work as a team player within multifunctional and multidiscipline teams, sharing knowledge, contributing proactively to achieving team goals and providing coaching and guidance to less experienced team members.
- Ability to engage and influence to achieve objectives.
- Reacts to changing priorities, obstacles and unforeseen issues promptly and efficiently in a professional manner.
- Strong written and oral communication skills.
- Ability to prioritise and execute tasks effectively in a high-pressure environment is crucial.
- Ability to communicate and educate across levels of management and staff in key risk management concepts.
- Detailed knowledge of the Rural Business's people, products, policies, processes and systems (desired)
- A good understanding of risk management principles

Relevant experience

- Good experience within the financial services sector (10+ years).
- Experience in leading a team of credit professionals.
- Experience at working both independently and in a team-oriented, collaborative environment is essential
- Extensive Credit knowledge, with experience in Agri credit.
- Exposure to regulatory (e.g. ASIC/APRA) requirements.

Your qualifications and certifications

Tertiary qualifications in finance / business discipline (desired)

Risk responsibility

Ensure all work practices are conducted in accordance with all Bank compliance requirements, as specified in Bank policy, corporate and business unit procedures and identify and report instances of non-compliance as appropriate.

CAPABILITY PROFILE

Key people capabilities

Partnering	Grow Others
Future Ready	Role Expertise

People capability profile

Relationships Builds and maintains productive relationships with trust and integrity. Works collaboratively and is open to the perspectives of others.	Results Focus Sets and manages relevant goals. Is mindful of and responds to the business environment. Asks for help and reviews for learning.	Grow Self Grows knowledge, is curious and proactively applies learning. Builds resilience and is mindful of impact on others.	Role Expertise Maintains role-specific standards and applies knowledge, skills and experience on-the-job.
Communication Effectively expresses thoughts, ideas and information. Actively listens and adapts communication style. Engages, influences and connects to our purpose to tell our story.	Execution Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable.	Grow Others Develops others by sharing feedback, recognising and celebrating outcomes. Connects with others to guide, empower and inspire.	Customer Focus Identifies customer goals, makes relevant recommendations and takes appropriate timely action. Collaborates across the business to deliver best outcomes for the customer.
Partnering Acts with intent to build sustainable partnerships with customers, community and stakeholders to deliver shared value and achieve business outcomes.	Innovation Constructively challenges the status quo and offers alternatives. Seeks to improve ways of working and is open to new ideas and experiences.	Future Ready Exchanges and respectfully challenges perspectives and approaches. Anticipates, embraces and promotes change to achieve our vision for today and tomorrow.	Commerciality Applies understanding of finance, risk, people and customer for decision-making to deliver business sustainability. Takes appropriate risks and acts in the best interest of the Bank.

Role motivators

Business impact	Directly contributing to the success of the organisation, knowing work directly affects productivity and profit.
Achievement	Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals.
Mental Challenge	Performing mentally stimulating work, solving complex and/or unfamiliar problems, stretching self intellectually.