



Role Purpose Statement

Business Banking Manager 3

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| Position Number | 65121209 |
| Position Address | 86 Baylis St Wagga Wagga, New South Wales. 2650 Australia |
| Organisational Unit | Wagga Wagga |
| Global Function | Project Management |
| Global Function Desc | Provide financial advisory services, fully integrated financial solutions and risk management for customers with Business Lending and Business Deposits (includes Agribusiness). |
| Generic Job No. | 70001761 |
| Generic Job | Business Banking Mgr - nabbus/Health/Edu |
| Job Differentiator No. | 92579150 |
| Job Differentiator | Develop processes to evaluate service levels/identify potential improvements. Undertake distribution & sales objectives planning. Lead, coach, develop & motivate team members. Manage portfolio of customers with footings up to approx \$60m. |
| Enterprise Behaviour | Responsible for behaving in accordance with NAB's Code of Conduct and demonstrating the Enterprise Behaviours in all customer, community and employee interactions. Protecting NAB information and information systems is the responsibility of every employee. For your specific responsibilities refer to Use of Information and Information Systems - User Responsibilities within the Group Information Security Standards. |
| Work Type | Individual Contributor / Prof Specialist |
| Purpose | To pro-actively manage customer relationships and meet their needs by providing full Integrated Financial Services solutions through the most cost effective and appropriate channels. Full portfolio management via penetration of existing customers, acquisition of new customers and expense management. |
| Working Relationships | Business Banking Officer/Analyst or Functionalised Support Team (frequent) - for support in relationship development, support in relation to achieving individual business plans, support, guidance, performance review, planning, mentoring, training Internal Specialists # to fulfil total customer requirement (#One Financial Institutionalism#) For example Financial Planner, Personal Banker, Private Banker, Leasing, Treasury, International Trade REs (frequent) - for reporting to Senior Management, agreement of direction and business plans, support, guidance, performance review, planning, mentoring, training Risk Management (frequent) - for information provision, checking regarding credit approval progress of specific lending proposals Customer#s (frequent) - for direct management of customer accounts to produce new business and create the basis for long-term business |



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| | relationship and generation of customer loyalty. Resolution of problems Professional (lawyers, accountants) # Liaison re customer requirements, networking, business referrals |
| Responsibilities | <p>Responsibilities for health and safety has been assigned to all employees. For your specific responsibilities refer to Responsibilities for Workplace Health and Safety located on the intranet under People Toolbar;</p> <ol style="list-style-type: none"> 1. Personally develop and manage a portfolio of key BFS customers and Referral partners. 2. Identify new business and referral opportunities & establish, develop and utilise networks of internal and external contacts to aid achievement of income targets. 3. Assess economic value and risk potential of new business. 4. Maintain and enhance the credit risk profile and profitability of the portfolio. 5. Sales - Implement specific local competitive and aggressive sales/ income campaigns and initiatives. & sell and promote tailored Bank products and services within Bank parameters. 6. Develop and improve professional excellence through management of individual and team#s performance. 7. Implement annual business plans for the customer portfolio allocated. 8. Personally sanction BFS lending within own personal lending authorities. 9. Prepare and submit for approval business lending proposals outside own authorities with full justification for recommendations, including obtaining and analysing industry and business information. 10. Lead and coach any direct reports. 11. Ensure that all work is performed in accordance with the requirements of the Health & Safety Policy, procedures and legislation. Take reasonable care for own health & safety, as well as that of others. 12. Provide professional and ethical behaviour in your actions by ensuring compliance with external legislation, bank standards and internal operating policies and procedures relevant to the position. 13. Ensure all personal training records are maintained and kept up to date 14. Coaching, monitoring, supervision of direct reports to ensure they have the skills and knowledge to perform their role to be compliant with FSRA requirements and external legislation in a professional and ethical manner. 15. To conform with all internal operating procedures relevant to the position. |
| Additional Information | <p>Role holder is likely to be a highly experienced retail/business banker with a business related degree and/or post-graduate professional qualification (generally CA, PY, ACCA, MBA, CIB)</p> <p>Likely to have experience within business banking and/or credit assessment of around 4-8 years. Several years of experience will have been in relation to the specific segment of operation with a</p> |



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| | comprehensive understanding of business/ commercial practices, BFS products and services, with significant emphasis on sales, lending, credit assessment and control experience. |
| QUALIFICATIONS AND SKILLS | |
| Risk | |
| Customer Feedback | Obtained |
| Policy and Procedure Essentials | Obtained |
| Risk Ready - For New Starters Only | Obtained |
| Safety and Security | Obtained |
| Sales and Relationship | |
| Investigating Adverse Bureau | Obtained |