

Position title	Manager Asset Management
Division	Risk Management
Department	Agri Asset Management
Direct Reports	No

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

Agri AMU Mission Statement:

- To actively engage our customers experiencing financial difficulty with the intention of identifying an acceptable solution and strengthening our long-term relationship, whilst being prepared to act decisively where necessary to safeguard customer and shareholder interests.

Our priorities:

- To provide our customers with every reasonable opportunity to preserve their loan, their equity and any underlying security
- To minimise and mitigate customer and Bank shareholder loss

The purpose of your role

- Early problem loan identification
- Provision of assistance to front line staff
- Customer acknowledgement of financial difficulty and willingness to work with the Bank
- Effective information gathering and validation
- Genuine and objective consideration of the facts of each individual case
- Avoiding moral judgements about the circumstances that led to financial difficulty
- Realistic, timely and transparent decision making
- Active pursuit of Customers' exit from AMU, either by repatriation, repayment or refinance
- Being purposeful and fair in terms of the arrangements and timelines we agree with our customers
- Farm Debt Mediation where appropriate
- Progressing with legal action where the customer fails to maintain arrangements
- Clear and concise communication and record keeping
- Superior customer service based on courteous and professional conduct and legislation / code compliance

Your core relationships

- Rural Bank Relationship teams based within your geographic region
- Regional Credit Manager, Head of Agri Credit and Senior Manager Agri Credit
- Senior Manager Property Risk and that person's respective team
- Senior Manager Credit Risk and that person's respective team
- Head of Agri AMU and the national Agri AMU team
- Customers in your AMU Portfolio
- Rural Financial Counsellors, Consultants, Accountants, Solicitors and Mediators

What you're accountable for

Management and administration of impaired, watchlist and problem loan files.	<ul style="list-style-type: none"> • Construction and maintenance of AMU database, to ensure current records are current and reflect the recovery status of all accounts managed by AMU. Monthly reporting to Credit Committee and Head of Asset Management. • Recommend/instigate, appropriate recovery action, engage Panel Solicitors, monitor and report outcomes. • Ensure recovery action is undertaken on a timely basis and in accordance with agreed timeframes. • Collate and manage completion of all watchlist reports, ensure appropriate actions are in place to repatriate or exit identified clients. • Recommend and/or approve (to Delegated Lending Authority level) appropriate outcomes of credit applications progressed to Head Office ABS queue. • Participate in half yearly provisions review. • Instigate Farm Debt Mediation meetings when appropriate and attend the formal Mediation • Provide ongoing support to Head of Asset Management. • Project work as required, including assisting with the production of reports for APRA and external rating agencies. • Overview and proactively identify potential problem clients off the monthly out of order reports.
Relationship and Stakeholder Management	<ul style="list-style-type: none"> • Deal directly with borrowers and be objective in considering the facts of each individual case. • Communicate with borrowers to establish acceptable repayment with nil/minimum loss to the bank • Build and maintain effective relationship with Regional Credit and Lending and Sales staff. • Communicate, build and maintain effective relationships with internal RB staff and departments
Risk and Compliance	<ul style="list-style-type: none"> • Display model actions and behaviours to promote compliance with regulations, RB policies and procedures. • Identify and manage compliance risk through identifying areas for operational process improvement. • Ensure all personal mandatory risk training is completed within due dates • Commitment to work, health and safety • Reports and actions any discrepancies or potential risk areas identified at the operational level.
Team Effectiveness	<ul style="list-style-type: none"> • Work collaboratively with members of the Bank to set and achieve Unit and Bank objectives. • Actions and behaviours are consistent with the Bank's values.

Your knowledge, skills and experience

Knowledge & skills	<ul style="list-style-type: none"> • Understanding of agribusiness and commercial environment • Relationship management and interpersonal skills • High level analytical, problem solving and negotiation skills • Communicate effectively both in written form and orally at all levels • Computer skills in use applications and business systems • Experience in successful completion of lending submission • Highly effective time management and organisational skills • Ability to multi-task and set priorities • Ability to communicate and educate in key risk management concepts. • Knowledge of the Rural Business's people, products, policies, processes and systems (desired)
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Relevant experience	<ul style="list-style-type: none"> • Relevant experience within the financial services sector. • Relevant experience within the agribusiness sector. • Experience at working both independently and in a team-oriented, collaborative environment. • Extensive Credit knowledge with particular experience in Agri credit. • Experience in risk and compliance management and delivery of risk and compliance management outcomes.
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Your qualifications and certifications

Tertiary qualifications and certificates in the relevant degree is preferred.

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 to appropriately.

CAPABILITY PROFILE

Key people capabilities

Relationships	Commerciality
Communication	Execution
Role Expertise	Innovation

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.
Intermediate	Intermediate	Intermediate	Intermediate
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.
Intermediate	Intermediate	Intermediate	Intermediate
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.
Intermediate	Intermediate	Intermediate	Intermediate

Role motivators

Expertise	Being recognised for specialist knowledge, providing specialist advice
Achievement	Gaining a sense of achievement, closure, seeing something through to completion; working towards attainable goals
Impact	Directly contributing to the success of the organisation, knowing work directly effects productivity and profit.