

# Our Bank

LOOKING AT PEOPLE AND EVENTS IN THE STATE BANK OF VICTORIA

NOVEMBER 1985

## READY SET GO!

The State Bank has funded Ready Set Go!, a new, comprehensive guide to living for young people.

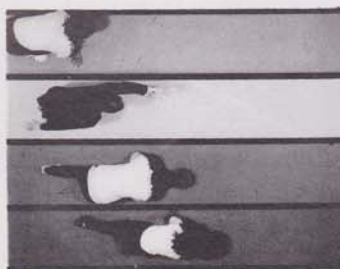
The State Education Department is distributing 70,000 copies of Ready Set Go! to school leavers. Production costs of Ready Set Go! were paid by our Bank and Education Minister Ian Cathie launched the book at a function for teachers, students and the news media at State Bank Centre.

The book's chapters cover advice on employment, money, education, leisure, health and law. Mr Cathie says Ready Set Go! is a unique contribution to International Youth Year and he hopes more editions will be produced.

One of the chapters was written by our copy writer in the marketing department's corporate communications unit, Kathryn Rae, 20.

The book is being distributed by the Education Department's regional offices. Requests for copies of Ready Set Go! have come from as far as the University of Papua New Guinea.

Please refer requests for copies to the Education Department.



## WE LAUNCH THE ACTION

The State Bank Action Bank campaign has been launched in Melbourne and key regional centres in a unique communications-entertainment package. Chief executive Bill Moyle has spelt out the message on what our Bank is doing now and planning for the future.

In the next 12 months, a coordinated program will change the way our Bank will look to the public — a new fashion collection, new architecture, new-look branches, new furnishings, new stationery.



Mr Bill Moyle

The State Bank Action Bank campaign is designed to give us an even greater competitive edge.

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Colin Ingram



Murray Regan



Peter Demura



Trevor Salmon

### BUSINESS MONEY

Colin Ingram, 37, has joined our corporate finance division with one of his main priorities to set up a trade finance program.

Colin joined our Bank on November 11 from the ANZ and has had 12 years' experience in the international area.

Colin, who has been in the banking profession for 15 years, has been in Melbourne for three years. Before coming to Melbourne, he was in Brisbane.

### OFF TO NEW YORK

Murray Regan, 34, is New York-bound in December. Murray, who joined our Bank's international division on October 14, will become vice-president treasury of our New York office.

He joined us from the National Australia Bank where he worked in Sydney, Chicago, Hongkong, New York and London. Murray started with the Commercial Banking Company of Sydney in 1970.

### STAT GAZER

Economist Peter Demura, 26, now with the economics department, will play a leading role in the department's forecasting unit. Chief economist Peter Smith says Peter's responsibility, as part of a team, includes assessing and forecasting interest and exchange rate developments.

Peter, who has an honors degree in economics and commerce from Melbourne University, worked in the macroeconomic analysis section of the Bureau of Agricultural Economics, Canberra, in 1983-85, and was a research officer at the Victorian Housing Ministry before joining our Bank.

### NEW AD MAN

Following Peter Fitzhenry's appointment as community affairs and promotions manager (Oct. Our Bank), marketing department has recruited a new senior advertising manager, Trevor Salmon.

Trevor, 36, joined us on November 25 from Hotham Permanent Building Society where he was advertising and promotions manager.

He and advertising manager, Wendy Chadwick, will coordinate all our Bank's advertising through agencies, Dalziel, Harper and Grey, and Chandler Hambleton Mier.

## TRICONTINENTAL'S RATING UP

Our merchant banking arm, Tricontinental, has reported a \$4.7 million profit for 1985.

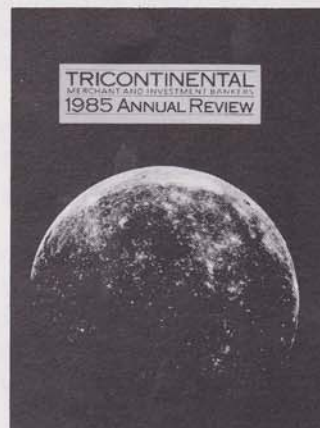
Tricontinental has also had its Australian credit rating upgraded to A plus.

Jack Ryan, managing director, says in the company's annual report, that Trico now ranks with Australia's top rated merchant banks.

"This rating gives full

testimony to the enhanced competitiveness, service and stability flowing from Tricontinental's reorganisation," he says.

Last March, State Bank acquired 100 per cent control of the Tricontinental Group and is now in the process of acquiring the balance of the Cumulative Participating Preference Shares after buying nearly 53 per cent of these shares last month.



State Bank's Chairman, Mr Hancock, Mr Moyle and Mr Rawlins, DGM Treasury, are directors of the Group which has its head office in State Bank Centre.

The group also has offices in Sydney, Brisbane, Perth, Townsville, Newcastle and Darwin.

An Adelaide office is expected to open next month.



### SANDI'S NO SHOW PONY

Sandi Costa, of the business development section, gets to know one of the smaller drawcards at the Royal Melbourne Show.

Sandi and Y'vonne Akerley (in the jinker) were among marketing department and State Bank Centre staff to show off our Bank's new promotion outfits for the first time.

The outfits were worn at our Bank's show branch and will be used for promotional activities, including field days.

Our Bank, which sponsored an international timber festival at the show, was given an award by the Royal Agricultural Society of Victoria for the best commercial-community-social service display.

The branch manager for the show was Peter Shepard, manager of our Cobram branch.



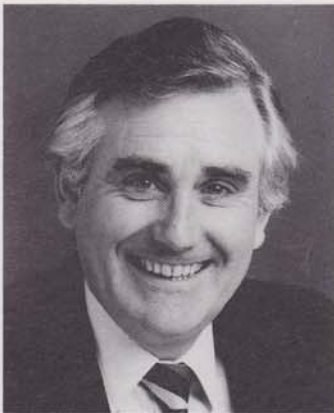
### CHEERS TO A WIND- CHEATER

Staff social club members help Callan Turner, of Bank Cards, (third from left) celebrate with beer glasses presented to him by the committee for his creation of the Sno Risk windcheater.

The glasses have the Sno Risk motif on them. About 2700 of the windcheaters have been sold.

From left: minutes secretary Sue Nikolic, committee member Ian Jenkins, secretary-chairman Peter Wynd and committee members Kerry Faravoni, Terry Dynes and Sue Bentley.

FROM PAGE ONE



Jack Roach: "State Bank Action Bank is a promise . . . it is our commitment."

Chief manager marketing Jack Roach says: "State Bank Action Bank is a promise to provide our customers with the best banking service and products in Victoria."

"State Bank Action Bank is our commitment to providing service second to none and helping to keep State Bank No. 1 in Victoria."

"The State Bank Action Bank campaign heralds a new era in the way we sell our Bank to Victorians. The success of this campaign relies heavily on everyone's ability to provide fast, efficient and friendly service."

About 8500 people attended the State Bank Action Bank launches at Melbourne Concert Hall and at 11 functions for our Bank's country staff.

Says community affairs and promotions manager Peter Fitzhenry: "It is a change of direction for our Bank and, judging from the feedback, people have appreciated their involvement in the launch."

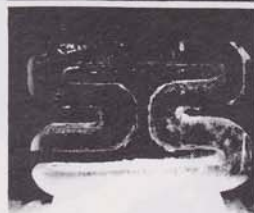
"They have also enjoyed the entertainment which helped get across the serious message we had for our people."

"It was a big success and it marks the beginning of a new style in the way we do things for staff and clients."

# ACTION LAUNCH

## It was a big success

It marks the beginning of a new style in the way we do things for staff and clients.





Part of Geelong's State Bank Action Bank launch.

## THE WINNERS



Prize winners from the State Bank Action Bank launch are:

**Hawaii** — Brian Wallace, of Abbotsford North branch; Julie Caldwell, of Brunswick Barkly Square branch; John Andrew, of Spotswood Wembley Avenue branch; Mark Wilson, of Swan Hill branch.

**Surfers' Paradise** — Alan McGuinness, of Bentleigh East branch, Allan Stamps, of State Bank Centre; Trevor Chisholm, of Knoxfield branch; Stephen Coates, of Newcomb branch.

**Sydney Cats weekend** — Wendy Allan, of branch mechanisation department; Stephen Duggan, of Moorleigh branch; Andrea Jinks, of Koo-wee-rup branch; Fay McCoubrie, part-timer at Dandenong Market branch.





## HI-TECH FARMING

Farmers are another group of people moving into the hi-tech age with the help of the State Bank providing the farming community with a new agricultural information service — AGTEX. Now, a farmer connected to Telecom's Viatel system, can press a button on the keypad and call up information from hundreds of different sources and see it displayed on the screen.

This is the system where 10 of our Bank's country branches have been equipped with videotex terminals to access AGTEX.

Our Bank, with the Agriculture and Rural Affairs Department, is helping to put farming information at farmers' fingertips by equipping country branches with videotex hardware so farmers can access the new agricultural information service.

Telecom Viatel is based on Prestel, the British videotex service.

Farmers who want to access AGTEX can use the videotex equipment installed at our branches at

Warragul, Sale, Leongatha, Wangaratta, Shepparton, Echuca, Swan Hill, Horsham, Colac and Hamilton.

Chief executive Bill Moyle says: "AGTEX is a leading edge in electronic developments in rural financial services and will be an invaluable supply of vital information to farmers."

"The Bank's contribution to the development of AGTEX is a natural extension of its commitment to the farming community. It supplements our rural marketing activities, especially in the provision of new, improved financial packages to farmers."

More information on this service can be obtained from Paul Grady, of our Bank's electronic banking group (03) 604 7041.

## ACTION BRANCH

### CAULFIELD CUP

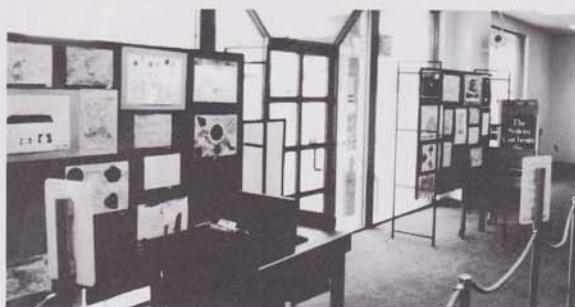


Caulfield East manager Bruce Bathols with the trophy.

Our Caulfield East branch got into the spirit of the Caulfield Cup festivities when manager Bruce Bathols approached the Victoria Amateur Turf Club and managed to obtain the loan of a Caulfield Cup trophy valued at about \$2000.

The cup was displayed in a glass security cabinet at the branch for six days.

### MALVERN ART



Malvern Primary School students had their paintings shown in an art display at our Caulfield East branch. Several hundred visitors viewed the display.

## LOANS RECORD

The State Bank is continuing to dominate the housing loans market in Victoria and expects to lend about \$1.5 billion during this financial year. Demand for housing loans is running at record levels in spite of several interest rate increases which have reached the Federal Government's ceiling of 13.5 per cent.

Our Bank has also allocated an extra \$18.5 million to cooperative housing societies in the La Trobe Cooperative Housing Society Group. The \$18.5 million takes the proposed total for 16 societies in the group to \$64.9 million in the past 11 months.

## HOUSING ACTION

The State Bank is one of four banks to back the State Government's efforts to broaden the number of people able to take up housing loans. Under the \$55 million scheme announced by the Government, the banks will provide loans to 1100 families normally ineligible for home finance.



The State Bank of Victoria Retired Officers' Club will hold its Christmas party at State Bank Centre on December 2.



Send contributions to:  
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# NATSTAT: A New Perspective on Economic Performance



Chief economist Peter Smith.

The State bank has linked with the National Institute of Economic and Industry Research to provide a new monthly guide to Australia's economic performance — NATSTAT Leading Indicators.

NATSTAT was launched last month and provides new information on current and prospective economic conditions in Australia. An important and unique feature of NATSTAT is its coverage of each of the mainland States as well as its national view.

NATSTAT's leading indicators are based on an analysis of data which have consistently foreshadowed the course of economic activity: share prices,

inquiries by business for telephone connections, bank deposits, building approvals, interest rates and surveys of business expectations.

The link between our Bank and the institute was forged by our chief economist, Dr Peter Smith. It is planned to publish NATSTAT in a monthly economic newsletter expected to be produced by the economics department from the start of next year.

Peter says NATSTAT is helping to put our Bank in the forefront of economic forecasting in Australia. "Together with our planned newsletter, NATSTAT will provide a valuable service to help people gauge the ebb and flow of the economy," he says.

"The first issue of NATSTAT has been very well received and we have had requests from universities, colleges, consulates and embassies and Federal and State Government departments."

If you receive a request from a client to be put on the NATSTAT mailing list, please take their name and address and send it internal mail to: the chief economist, economics department, level 6, State Bank Centre.

## NEW YORK



January 30 is the planned opening date for our New York office at 250 Park Avenue.

## EUROMONEY

Our bank is one of the sponsors for the Euromoney conference in Melbourne from December 2 to 5.

# New Computer Phones

State Bank Centre has a new computerised telephone system with more lines to handle incoming and outgoing calls.

Our new head office number is 604 7000.

The same number applies for SBC branch and our Spencer Street EDP centre.

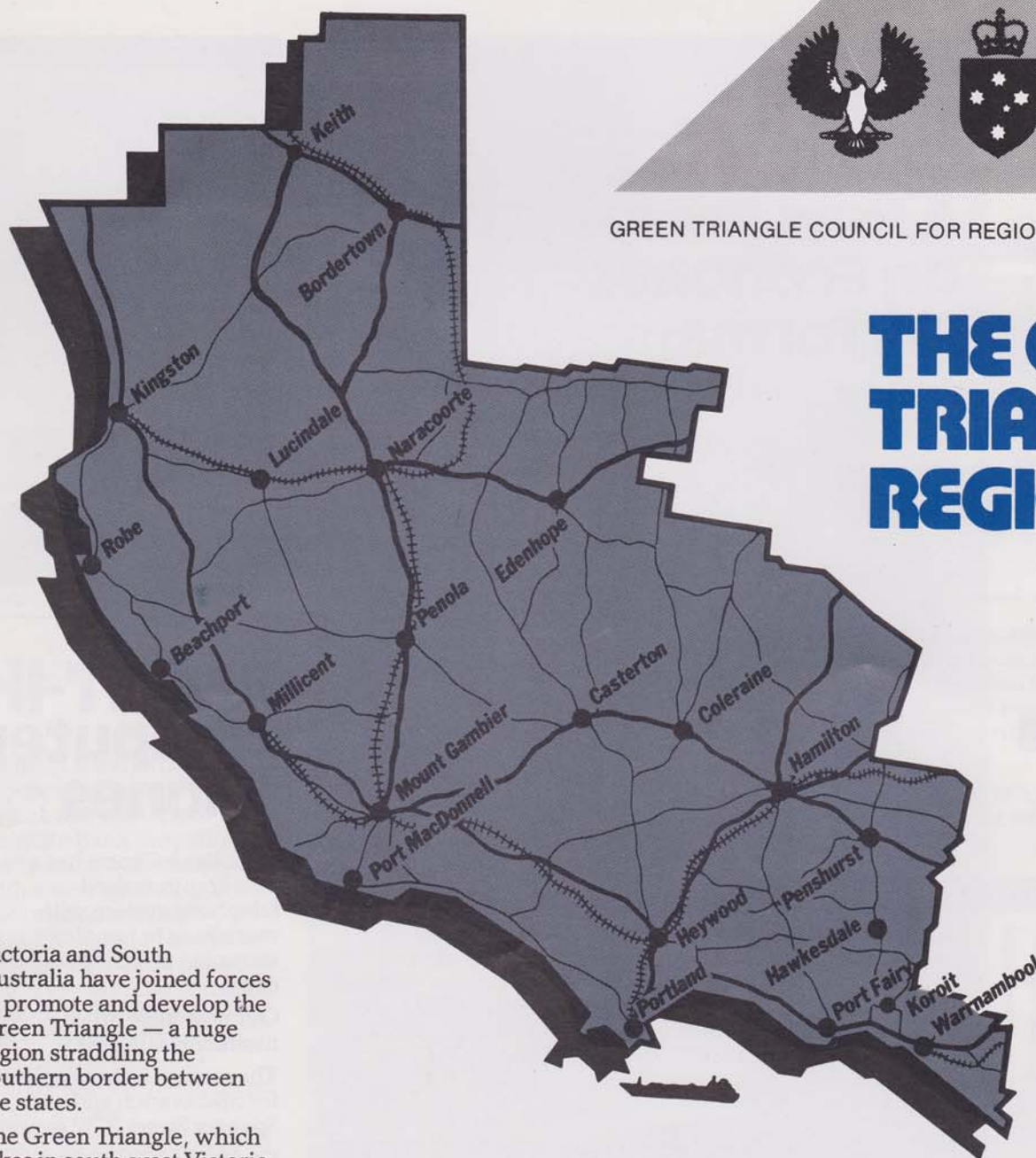
Under the new system:

- head office extensions 7000 – 7999 stay the same
- all SBC branch numbers will be prefixed with 6, for example, extension 270 becomes 6270
- all Spencer Street extension numbers will be prefixed by 60, for example, extension 20 becomes 6020
- State Bank metropolitan and country branches can be called from head office by dialling 5 followed by the branch code, for example, to contact Toorak branch dial 5243



GREEN TRIANGLE COUNCIL FOR REGIONAL DEVELOPMENT

# THE GREEN TRIANGLE REGION



Victoria and South Australia have joined forces to promote and develop the Green Triangle — a huge region straddling the southern border between the states.

The Green Triangle, which takes in south-west Victoria and the south-east of South Australia, spans 400 kilometres and 25 municipalities and has a population of nearly 150,000.

The newly established Green Triangle Council for Regional Development aims to promote the region's potential for manufacturing, business and industrial development.

Victoria's participation was announced by Premier John Cain at a function

hosted by chief executive Bill Moyle at head office on November 1.

David Christie, manager Warrnambool, is a member of the council's inaugural board.

Our Bank, which has 13 branches and about 100 staff in the region, will back up the council's attempt to stimulate economic growth.

Two of our early branches were opened in the Green Triangle — Portland in 1848 and Port Fairy, originally Belfast, in 1850.

