

Our Bank

LOOKING AT PEOPLE AND EVENTS IN THE STATE BANK OF VICTORIA

JANUARY 1986

Park it here, Graeme!

Graeme Duggan has achieved a rare honor — a park has been named after him.

Springvale Council has decided to name the park in Browns Road, Noble Park North, the G.J. Duggan Reserve for Graeme's service to the community. Graeme, 49, has been a Springvale councillor since 1973 and has been Mayor twice, in 1977-78 and 1979-80.

Plans for the 3-hectare reserve, which has a playground and play equipment, include a bicycle playground area, tennis courts, barbecues and a ball game area.

"I'm delighted and honored that the council has named the park after me," says Graeme.

"I guess it recognises the work I did.

"But the main thing is I'm delighted that the people of the area have a reserve to be proud of.

"What we're thinking of doing for the official naming is inviting all the Duggans in the phone book."

Graeme, of relieving staff, joined our Bank in January 1953.

His community activities include being a member of Dandenong Springvale Water Board, an honorary life governor of the Royal



Graeme surveys his park

Women's Hospital and Peninsula Ambulance Service, a trustee of Harrisfield, Edinburgh Road and Timberglade Drive Kindergartens, vice-patron of Springvale City Soccer Club, a member

of the management committee of Noble Park Community Centre, a member and former president of the management committee of Springvale Noble Park Mentally Handicapped

Centre, a member of Carwatha High School's planning and management committees, vice-president of Urimbirra Special School Council and a member of Urimbirra Adult Unit Centre Council.

School Says Thanks

James Cook Primary School, Endeavour Hills, has thanked our Bank for a gift of 25 money boxes.

In a letter published in the Dandenong Journal, the school says: "On behalf of the beneficiaries of social service money, I thank the State Bank of Victoria for its gift of 25 money boxes in February this year.

"In particular, I wish to thank the manager of the Doveton branch of the bank for taking the trouble to obtain the boxes for the children of James Cook school.

"As a result, children raised, from their pocket money, \$863.99 for less fortunate children overseas.

"In addition, they now have a more humanitarian and global outlook towards others in this world.

"The program will continue next year."

JOGORUN

Our Bank is giving four \$1000 accounts as prizes in the Herald-Puma Jogorun on Moomba Monday, March 10.



Mercia and Wayne with their winning style.

Fast Tango in Melbourne

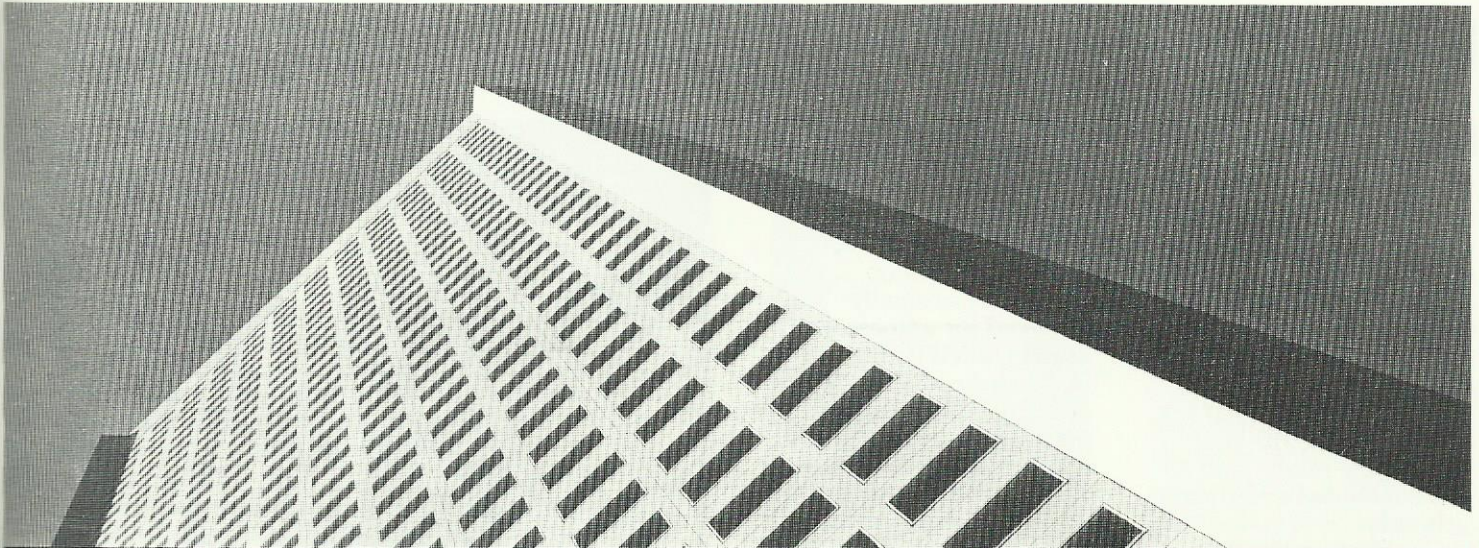
Mercia Eva has danced her way to the top. Mercia, 26, and her partner, Wayne Douglas, 29, were named Australian professional new vogue champions at the Australian ballroom championships. The championships, which

were held at the Sports and Entertainment Centre over two days in December, attracted about 500 competitors.

Mercia, of the organisation and methods department, started to learn dancing at 16.

But her enthusiasm to get onto the dance floor was not always as high.

Recalls Mercia: "I remember screaming when my mother took me. I was clinging to the back seat of the car. I wasn't going to get out."



UPDATE ON ACTION

STAFF SURVEY

About 1000 people in a cross section of our Bank have been sent questionnaires to gain input on a wide range of questions.

Richard says: "We've recently sent out questionnaires to about 1000 staff members to gain their thoughts on their working lives within the Bank, their perception of our level of customer service, branch and staff presentation and several other areas.

"The people who were sent this survey were randomly selected and they represent all status levels within the Bank in order that a cross section of opinions can be obtained.

"The answers given are completely anonymous and it is hoped they will assist the task force to make future recommendations to the Bank's executive."



Richard Poole

Getting the correct action to improve our Bank depends on you.

Changing a big organisation such as ours takes time.

State Bank Action Bank is the start of a long process of adapting to a new banking environment.

This is not the first time in our history that we have changed. Nor will it be the last.

Action Update Report will be published in Our Bank to help keep you informed.

Richard Poole has been appointed coordinator of the Customer Action Task Force.



FASHION COLLECTION

The designs and color schemes of leading fashion designer Prue Acton were approved by chief executive Bill Moyle and the general management group on December 20.

As a result of the go-ahead, Prue has lodged orders with manufacturers and material production is under way. Progress on the fashion collection is moving quickly.

Prue says she would prefer the colors she has chosen not be revealed yet. She believes it would be better to wait until the collection can be presented in a professional way.

However, one would not have to be a genius to guess that blue could be a predominant color.

Prue is also negotiating with several footwear manufacturers and shoes may also be available to staff at a heavily discounted price.

CARDHOLDERS FOR MANAGERS

Problem: what to do with all the business cards left by contacts and clients?

Answer: thanks to a suggestion by a branch accountant to the task force, approval has been obtained for high-quality vinyl business cardholders to be made available from printing and stationery.

BRANCH ACTION MEETINGS

Although not requested, many branches and head office departments sent in comprehensive summaries of their individual meetings and their proposed plans of action. The task force appreciates this. Some worthwhile information and ideas have been given. The task force members thank all concerned.

People in our Bank who have a suggestion they believe could benefit our staff, Bank or customers should not hesitate to contact Richard on (03) 604 7843.

Send contributions to:
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Unsettling Day for Settlements Staff

By Kathryn Rae

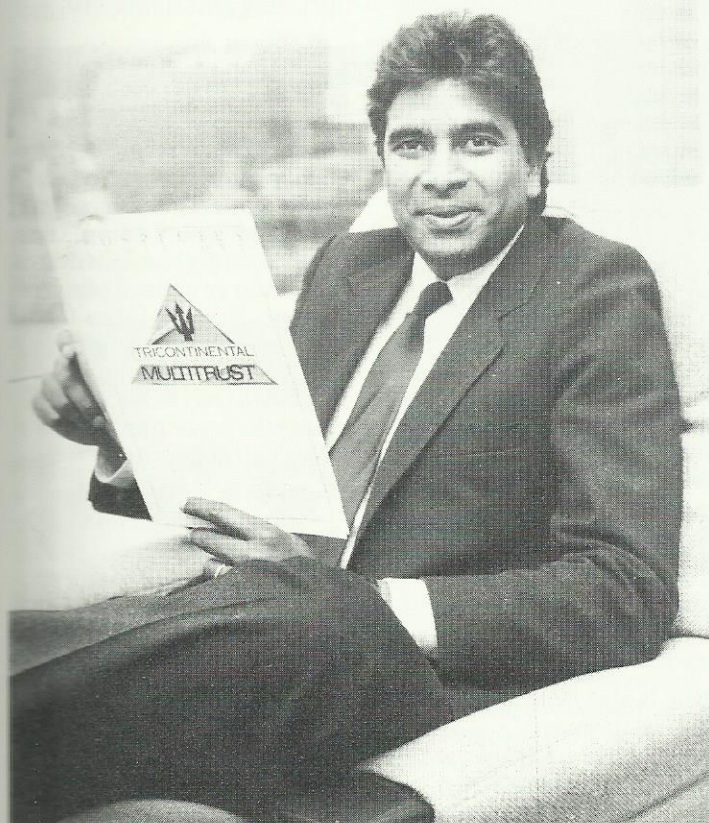
"Twas five days before Christmas . . ." and folk from far and wide were flocking to the State Bank settlements area to have their housing loans finalised before the onset of the festive season. But there was no need for panic, because the staff were at the ready, and all was concluded swiftly and smoothly. On an average day, there are about 120 settlements in the city area. December 20, however, saw the settlement of nearly 400 loans in the city, and another 95 at branches. "Every five minutes, about 30 people walk in the door", says receptionist Venise Ballard.

"You can't leave your desk for anything . . . which is terrible when you're on a water and apple diet!" Venise has a job which requires a level of diplomacy normally reserved for ambassadors at the United Nations. She coordinates the meeting of the various parties involved in loan settlements, and says there is "chaos and confusion" if she isn't there to call the names out over the microphone. But she is quick to sing the praises of her 20 hard working colleagues who handle the settlements. Venise says they are kept extremely busy, and deal with any technical hitches and obscure inquiries with great skill and aplomb.



Receptionist Venise Ballard and her fellow workers

Trico Launch Multitrust



Trico's John Pereira studies Multitrust

Tricontinental, the merchant banking arm of our Bank, has launched a new financial product - Multitrust.

Multitrust has three separate funds: income, growth and cash management, to suit investors strategies and requirements without incurring any transaction or brokerage fees.

A cash management fund is designed to provide the highest possible income growth on liquid short term deposits participating in Government, semi-Government authorised dealers and bank securities.

Trico's marketing manager John Pereira says the income and growth funds offer medium to long-term income and capital growth through investment in diverse equity and security portfolios.

The funds in the cash management fund are redeemable on the same or next business day and three days' notice on the income and growth funds.

John says investors can switch between funds at no cost and there are no entry or exit fees. Initial investment is \$1000 in any one fund.

A 1.6 per cent management fee is charged per annum.

"Response to the funds has been excellent with a high level of funds being accumulated on a daily basis" says John.



Managers' Conferences a Success

Branch managers' conferences have proved to be a big success, according to many branch managers who have participated. Ten meetings have been organised.

The main aim of the meetings, which have replaced the district managers' conferences, is to bring forward ideas to improve business development and branch efficiency. They are also an effective means of helping the corporate communications program. Theo, of the general manager's department, says: "After 10 meetings, we've found them to be extremely successful.

"We alternate one metropolitan meeting, one country meeting.

"Many worthwhile contributions are being made. The meetings help in informing managers and staff of all developments within the Bank and similarly, head office management of all events in branches.

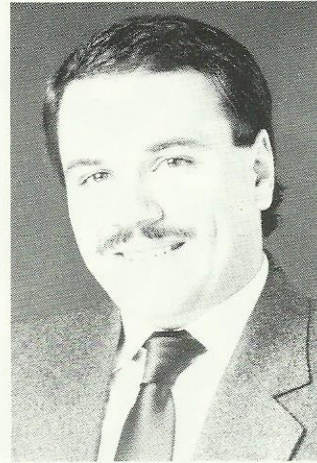
"Managers play a key role in these conferences and are requested to provide direct input by outlining any constructive suggestions or comments they may have and providing feedback about their particular branch generally."

Some of the suggestions received which have been adopted or are being further researched include: personalised pay-in books for SBS; incorporation of a personal record statement in SBS cheque books; proforma for quotation of lending fees; on-line arrears system; supply of business profiles to branches; combined contracts for packaged housing loans; re-design of tellers' benches to accommodate NCR; on-line closure of accounts;

central indexing system for lending files; central information folder for branches; automatically typed branch cheques at the terminal point. Conferences are run on a regional basis.

A host manager is picked to coordinate the meeting and head office gives secretarial support for preparation of the agenda and production of the minutes. Other selected head office personnel also attend to give input.

Says Theo: "The host manager, together with another manager, are invited to discuss the



Theo Geros

suggestions made at the meeting with a panel of senior head office executives shortly after the

conference. This meeting is chaired by chief executive Bill Moyle.

"In this way, the host manager can bring comments to the direct attention of senior management for action as necessary.

"A circular of the findings is then drafted and sent out to all the Bank's managers."

Mr Moyle says: "The meetings proved valuable in improving communications and stimulating a flow of constructive new ideas.

"We propose to continue the scheme in 1986."



Mark Tucker

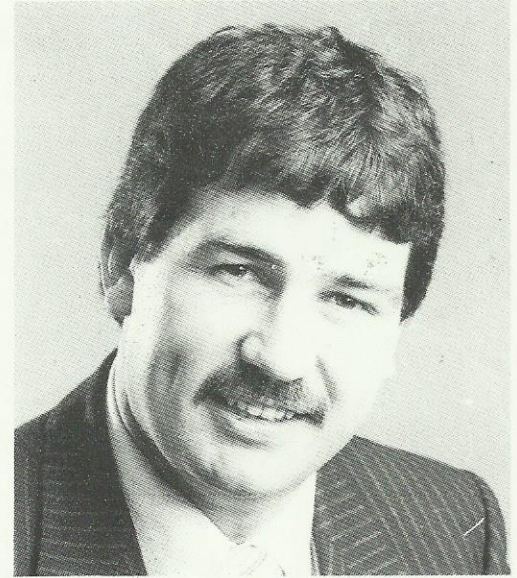
NEW ECONOMIST

Mark Tucker, 29, has joined the economics department as economist international.

As part of a team, he will play a leading role in international economic assessment and overseas risk analysis.

Mark has an honors degree in economics and has just completed a Master of Commerce at Melbourne University.

Before joining our Bank, Mark lectured in banking and finance for five years at Chisholm Institute of Technology. He also worked as an economist with the CBA.



Brian Connell

CHIEF RECRUITER

Brian Connell, 29, has joined our Bank as senior recruitment manager.

New Zealand-born Brian has a BA, diploma of teaching and a post-graduate diploma of administration from Massey University.

He started work in New Zealand as a teacher in 1979. From 1980-82, Brian was a personnel officer with a finance company and between 1983 and March last year, he worked as a management consultant.


From May until joining our Bank, Brian taught English at Xavier College.



money, money, money

The Christmas rush was a hectic time for people in our Bank.

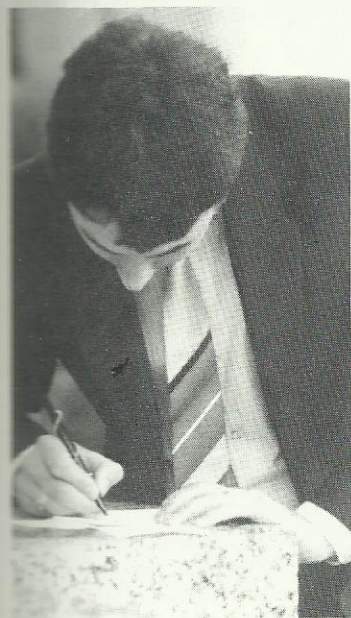
One customer, impressed by our Pinewood branch, penned this poem in the branch on Christmas eve.



*It's Christmas eve at the SBV
In Pinewood shopping town,
And the tellers are flat to the boards,
Quite cheerful without a frown.*

*It's nice to see a smiling face
In spite of pressure's grip,
They work their hardest at Christmas time
And some customers give the pip.*

*So good on you folk at SBV,
I dips me lid to you
And bid you all the Christmas best,
May you enjoy it too.*



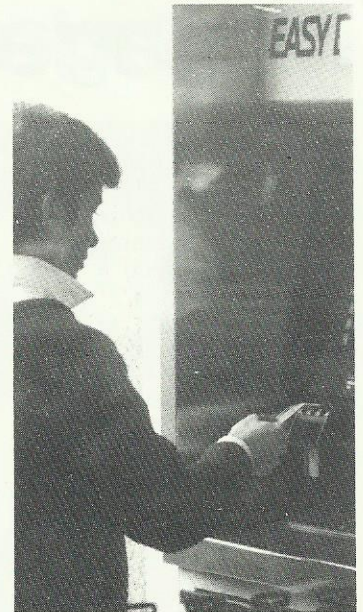
While it was busy in our branches, many people made the most of the convenience of the 143 Easy Bank Teller Points when more than \$7 million was withdrawn between 4.30 pm Christmas eve and midnight December 29.

There were more than 84,000 withdrawal transactions with an average withdrawal of \$86.92.

Between 9.30 am and 5 pm from December 27 to the first shopping day after Christmas, more than \$2 million was withdrawn.

There were nearly 21,000 withdrawals with an average of \$100.24.

The most active machines were at Geelong, Ballarat Sturt Street, Rosebud, Heidelberg, Chadstone and Croydon.



To

Mr Wynd.

Thanks a lot for arranging the Christmas party that I enjoyed very much.

And to the social club.

Margaret Maguire



Thanks for the Party

Social club secretary Peter Wynd has received many letters thanking him for the staff family Christmas party. About 900 people attended the party at Albert Park. A letter from chief executive Bill Moyle says:

"Congratulations to you and your hardworking crew on what seemed to me to be a most successful inaugural Christmas party. The children and parents alike seemed to be enjoying the specially arranged fine weather in a grand setting."

Other letters say: "On behalf of my fellow staff members and families who attended the Christmas party on Sunday, I would like to congratulate you all for a really well organised day. We had a wonderful time and the children thoroughly enjoyed themselves. Well done!"

"I just wanted to write and thank you and your staff for your wonderful effort in putting on the children's Christmas party. Our two children had a wonderful time as I'm sure all the children did. They loved their Santa bags with all the goodies and the pony rides, merry-go-round, and puppets. It was a great day and we all appreciated your hard work."

"On behalf of my wife and five children who had a ball at the Christmas picnic, I would like to say thank you to you all for a job well done."

"I am writing to thank you for organising a Children's Christmas party. My children really enjoyed themselves and I congratulate your section for the time and effort they put in to making it a success."

Chris Rings the Bell

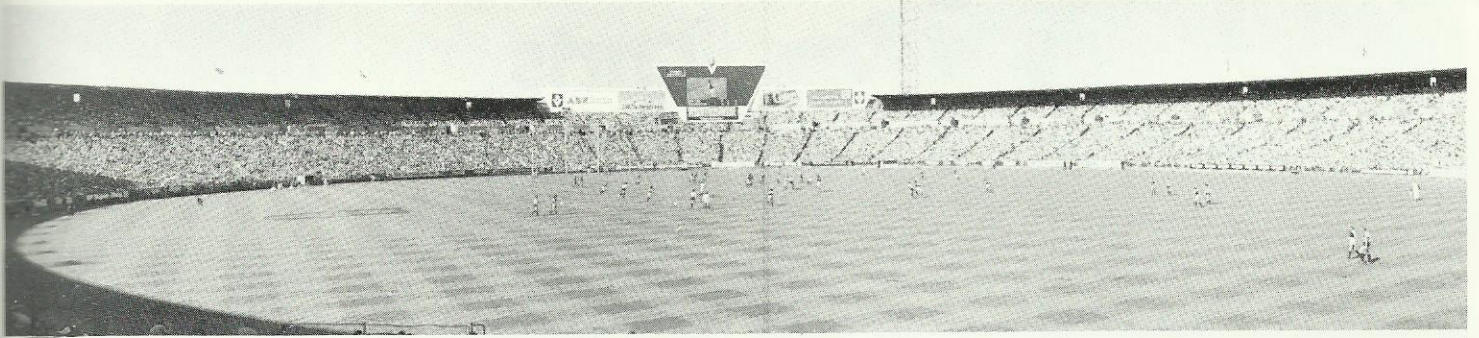
Corporate marketing accountant Chris Watts has finalised a \$25 million facility for Heytesbury Holdings Ltd., the family company of Bell Group chairman Robert Holmes a Court. Chris' efforts in arranging the facility have earned the praise of his superiors.

His managers Peter Crawford and Ross Dawson say that for someone of Chris' experience, it shows what can be achieved with initiative and dedication. They say the loan to Heytesbury Holdings is an example of dedication and a forceful personality. In late November, after 10 months of negotiation,

Heytesbury Holdings drew down a \$25 million loan. The loan was the culmination of almost a year's persistence in negotiating and obtaining not only the necessary terms to satisfy our Bank, but importantly, the esteem of the client. Chris, 26, says: "The hands-on experience gained from negotiating the facility was invaluable and very enlightening." Chris, who has been doing part-time studies for the past four years, joined our Bank 10 years ago. Before joining corporate finance in 1983, he spent seven years at Emerald, Ferntree Gully, Belgrave and Monbulk branches.



Corporate finance's Chris Watts: an accountant scoring runs



Umpiring from the Grandstand



Jeff Ryan: watching the man in white

Former Victorian Football League umpire Jeff Ryan will be watching the umpires from the other side of the fence this football season.

Jeff, 34, accountant at 186 Bourke Street branch, has been appointed to the umpires' cadet squad observers' panel of the VFL.

Jeff was approached by the league for the position and is one of six on the panel.

His job involves watching the umpires at VFL under-19 games during the season and reporting on their performance to the under-19s umpires' director Glenn James.

"I see it as a great chance to remain involved in the sport," says Jeff.

"Because of work commitments, it's just not possible to put in the work to remain an umpire."

Jeff started as an umpire with the VFL reserve grade in 1972 and was appointed to the senior list in 1976. He joined the Victorian Football Association in 1982 and in 1984 he was with the Eastern Suburbs Churches Football Association as umpires' assistant adviser.

He umpired in the Eastern Districts Football League last year.

Jeff umpired 230 games in his career including 19 suburban and country finals.

Jeff has been with our Bank for 18 years.