

Our Bank

LOOKING AT PEOPLE AND EVENTS IN THE STATE BANK OF VICTORIA

JULY 1986

Kid's Art?

Great idea!

Sometimes, a branch needs a little brightening up.

That's what Jim Serafim, a graduate in training, thought about our Coburg branch, and set about to rectify the situation in a most creative way with the help of the students at Coburg Primary School.

He arranged with their art teacher for the whole school to contribute to a display based on the theme, International Year of Peace.

Contributions have been pouring in and, at last count, our Coburg colleagues had about 250 works of art to display.

'We'll have to rotate them so they will all get a showing,' says Mary Moschos.

'It could be a long-running display!

'The customers are enjoying the show, too.

'They're always coming in just to have a look.'

Jim, who now works in corporate banking, is most impressed with the contributions.

'They're simple but they do a lot to brighten up the branch,' he says.

Great idea, Jim!

The Bank is sponsoring the Youth Art Exhibition organised by UNICEF Victoria and being held at several venues around Melbourne from August to November.



Yaprak Sanli shows off her talent



Camperdown manager Rob Nixon

OUT W

Travelling up to 400 kilometres daily in Victoria's south-west may not seem the ideal way to spend winter days for many of us, but for a group of State Bankers it has been part of a campaign to promote State Bank's rural finance package.

The four-week press advertising campaign, planned to start late this month, is designed to introduce branch managers to their communities and keep State Bank in their minds when it comes to finance.

The campaign has kept valuer Trevor Webb, and senior manager marketing Peter Fitzhenry busy with planning, visits to farms and sale yards, and covering a lot of kilometres.

At night, they were joined by Paul Grady of Pay Point, Peter Windsor and Graeme Dudley of business finance, three regional managers and branch managers for strategy meetings.

"The campaign raises the profile of our branch managers by using photos of them with local farmers," says Peter Fitzhenry.

"The concept was very successful during last year's rural finance drive and contributed to a big jump in our share of the rural market."



Peter Fitzhenry

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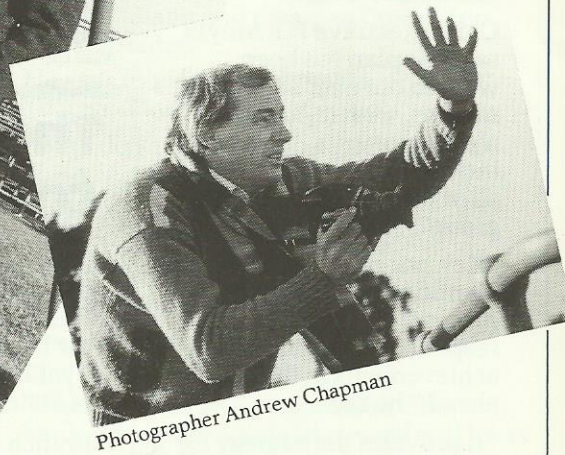
The branches in the campaign are Warnnambool (manager David Christie and assistant manager John Lonergran), Koroit (manager Graham Lewis), Terang (manager Jim Rantall), Camperdown (manager Rob Nixon), Colac (manager Lionel Scott and assistant manager Mollie Moloney), Cobden (manager Colin Kelly), Timboon (manager Geoff Wiseman), Derinallum (manager John Davies) and Lismore (manager Allan Bassett).

Peter, Trevor and photographer Andrew Chapman found that the friendliness and cooperation of the people in the areas helped them get through their busy schedule which also involved 'clomping through fields, dodging what's on the ground where bulls have been!'

Says Peter: "We were knocked out by the hospitality of the farming people."

"There's no doubt about the spirit of the Farming community. "They'll remember the Bank that helps them out during the hard times and State Bank is doing just that."

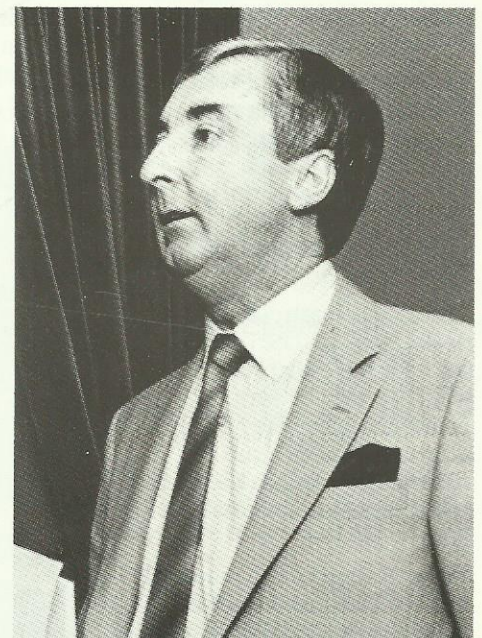
Peter Fitzhenry, Rob Nixon and Trevor Webb at Camperdown saleyards



Photographer Andrew Chapman



Strategy meeting



Peter Windsor

Green light for strategy

The Bank's 1986-89 strategic plan has been adopted at a special meeting of the board and the Bank's top executives at a meeting at Baxter on July 4 and 5.

The plan sets financial and non-financial targets for the next three years with input from market surveys, outside research and the executive group.

It identifies the key priorities and sets out what is expected of the Bank's management in the immediate future.

Chief executive Bill Moyle says the plan has been worked out over several months, with input from market surveys, independent research and all of the Bank's executive group.

"Key priorities have been identified and the plan makes it clear who is responsible for specific achievements in the years ahead," he says.

"It provides the strategy for the future development of the Bank, aimed at keeping us in No. 1 place in Victoria."

Chief manager marketing Jack Roach, manager corporate planning Terry Atkinson and chief economist Peter Smith presented papers supporting the plan at the Baxter meeting.

Terry says financial aspects of the plan will be in the operational planning guidelines to be sent to branches soon. He has been commissioned to run sessions to explain the plan to groups of managers and staff.

Presentation of the material in staff-training sessions can be arranged by contacting him on (03) 604 7485.



Manager corporate planning Terry Atkinson (left) and deputy chief executive Max Carr discuss the corporate plan

The Russians are coming to Mornington

Mornington Niva, a dealership for the new Russian four-wheel drive car has been set up in Tyabb Road with the help of State Bank Mornington.

Branch manager Brian Jones says Niva sales are strong in Canada, England and Europe and Mornington Niva is one of 14 outlets in the State.

It is the only one on the Peninsula.

A display of the Niva four-wheel drive was recently held at the branch with a lending promotion.

Brian says a range of Niva passenger cars will be available soon, and he is looking forward to a drive for personal loans!



Elmore's lending up 500%

How would you feel about a branch which managed to double its growth rate in lending over the past financial year?

Pretty good?

Well, multiply your enthusiasm by five, because Elmore branch has put in a marathon effort and increased its lending to the community by no less than 500 per cent.

"The staff has really supported the State Bank Action Bank concept," says manager Les Scobie.

Since his arrival at the branch last September, Les has put in quite an effort meeting farmers and business people in the area.

"We've gained new business right across the board, from housing loans and personal loans to overdrafts and farm loans," says Les.

"Business customers have been attracted by our range of products, such as the State Banking System and competitively priced lending products.

"We've also had help from our rural valuers, TV advertising such as the State Bank segment on the Agricultural Report programme and from the famous Field Day in October in which 40,000 people came to Elmore over three days. And that's a lot when you consider that Elmore has a population of only 800."

During the financial year, the branch managed to pick up four new business accounts in the town, despite fierce competition from Westpac and the National Australia Bank.

Les and his enthusiastic team hope to continue this sort of effort during the new financial year.

Ian Johns – Australia's Executive of the Year



'Just work hard'

Ian Johns, group managing director of Tricontinental, has been named Young Executive of the Year.

Mr Johns, 32, won the award from a final list of six and received it from Prime Minister Bob Hawke in Sydney.

It was the first time the award, organised by the Bulletin and Compaq Computers, was presented.

He says modestly of his achievement: "It's good for the Tricontinental."

"But I don't like it because of the privacy I lose."

Mr Johns, whose office is on level 23 at State Bank Centre, did not plan on a banking career.

"I remember the day," he says.

"I was 17. I woke up one morning and I opened the newspaper.

"There was an ad for a career in CBA bank. I rang up, was interviewed and I was working in 48 hours."

Brisbane-born Mr Johns had planned to study chemical engineering or pharmacy and had decided to work for a bank for a year before starting his tertiary studies.

He joined Tricontinental's corporate lending division six years ago and was appointed managing director last January.

His advice for younger bankers who want to go up the corporate ladder is simple: "Just work hard. That's all. And don't be afraid to ask questions."

Tricontinental, which is controlled by State Bank, has a staff of more than 200 and under Mr Johns it has become one of only three merchant banks with an A-plus Australian Ratings credit rating.

It has offices in Brisbane, Sydney, Perth, Darwin and Newcastle. Its Adelaide office was opened by chairman Neil Smith last month.

Asked if he gave the Prime Minister any economic advice at the award ceremony, Mr Johns says: "No!"

TRARALGON STARTS NEW ERA OF DECENTRALISATION

First regional centre opens .

Chief executive Bill Moyle has officially opened the south-east regional office at 66 Church Street, Traralgon.

The regional office, the first of 15 to be opened, signals the start of the streamlining of our Bank's retail operations.

The office was opened on July 8 at a function attended by State Bank executives and business and civic leaders.



As reported in February Our Bank, a regional management task force has reorganised the branch system by dividing the State into 15 geographical regions.

There will be nine metropolitan and six country regions for better management of business development and market penetration of the retail banking arena.

Regional banking means more effective decision making and faster communications, a clear line of responsibility for State Bank branch managers in the regions and more support for those managers.

The south-east regional office now occupies the ground floor of a two-storey building. By January, the office



will also occupy the first floor and will have, among other facilities, a training area and 60-person conference room.

The next office to be opened is Parkville regional centre, taking in Parkville South, Parkville North and Parkville West, at 407 Royal Parade, on July 30.

Bendigo regional office will be opened in early August and the fourth, Box Hill, around mid-August.



... with a bang!



HERE'S
TO
OUR
SUCCESS!



FUND VOTE

Tom Crothers and Reg Clarke have been elected to the management committee of the provident fund.

There were five candidates in the election which is held every five years.

Three members of the committee are appointed by the Bank.

Two are elected by members of the fund.

The terms of Tom and Reg run out on June 30, 1991.

There were 8199 ballot papers issued, 3810 votes received, 3722 formal votes and 88 informal votes.

The other candidates were Peter Kelly, Graeme Percy and Peter Bonar.

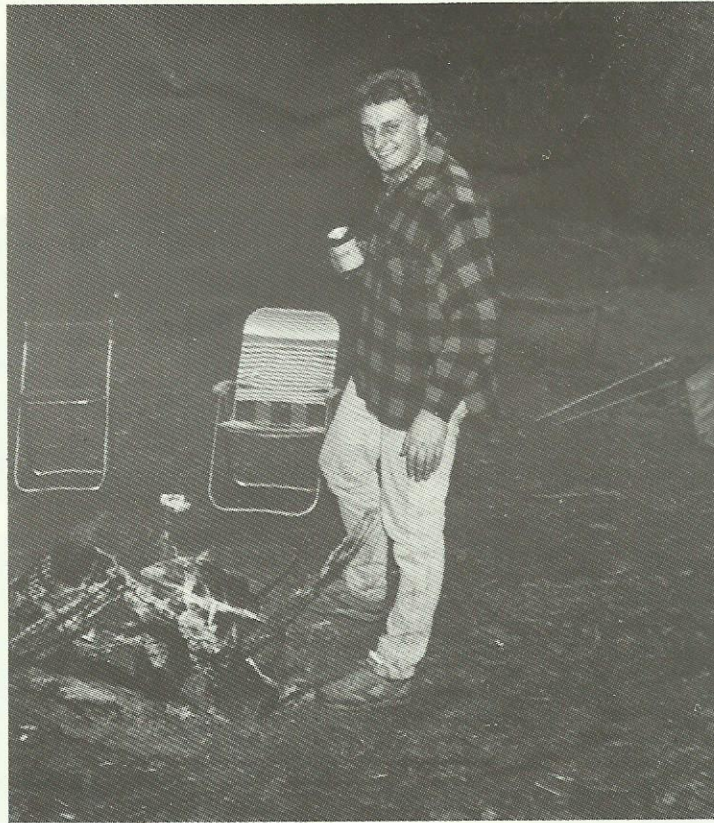
CHICKEN & FISH AWARD NO. 2

State Bank's "Chicken and Fish" television commercial for State Banking System has won agency Chandler Hambleton and Mier another major award.

At the Federation of Australian Commercial Television Stations Awards in Sydney this month, it was judged best financial services advertisement by a panel of leading advertising executives.

Last month, the advertisement won the agency the best 60-second TV commercial award at the Melbourne Art Directors' Club Awards in Melbourne.

Kincade crosses the Rubicon



Peter Kincade

Getting away from it all is a habit most people would like to practise.

Peter Kincade, of organisation and methods, manages to do it often - and he is kind enough to take others with him.

Peter, 27, who has been organising Queen's Birthday weekends away for five years, took to task the adage of all work and no play recently when he and John Castelow, of treasury, and Phil Paterson, of Templestowe branch, and two of their friends, went bush.

They spent a weekend around the Rubicon Valley, south-east of Eildon, exploring by four-wheel drive.

For John and Phil, newcomers to the thrills of four-wheel drive travel, the weekend provided some exciting driving.



Phil Paterson (left) and Peter Kincade

Josie's Quest

When Josie Cardamone leaves State Bank Epping at the end of a working day, her work starts again, but this time for charity.

Josie, 18, is an entrant in the Miss Italian Community and Charity Quest which raises money for an aged people's home and the Spastic Society.

Selling raffle tickets, asking businesses if they would like to give for the quest and

organising a pokies trip in August are part of Josie's busy schedule.

Says Josie, who is being supported by our Bank in the quest: "I know there are many people in the community who need help.

"As individuals in the community, we can't always achieve as much as we would like to but by entering the quest, I feel I'm contributing something!"

Judging for the quest will be held in September.



Josie Cardamone (left) and quest helper Julie Gallo

Money for art's sake

Corporate sponsorship of sport, the arts, social programmes and other worthwhile community activities has been growing steadily during the last decade or so.

Major corporations, such as our Bank, are approached by hundreds of individuals and groups every year for financial contributions and help.

State Bank's commitment to Victoria's community and cultural life has been steadily increasing in the last few years.

Sponsorship of the arts is helping the Bank's market repositioning by reaching influential groups in the community.

This month, our Bank announced two major sponsorships to the arts – a \$50,000 contribution to the Victoria State Opera and \$10,000 to the Australian Ballet.

The VSO has put the money towards staging the opera, *Don Giovanni*, which opened at the State Theatre on July 24.

It is the second year we have sponsored the VSO – last year we contributed to the operas, *Rigoletto* and *The Consul*.

The sponsorship was announced by Chief Executive, Bill Moyle, at a news conference at State Bank Centre attended by the VSO's chairman, Sir Rupert Hamer and general manager, Ken Mackenzie-Forbes, the stars of *Don Giovanni*, Louis Otey and Roger Howell, and other singers from the show.

Mr Moyle told the gathering the Bank's sponsorship of the opera was measured in terms of what help it could give the VSO in return for commercial benefits for the Bank.

A week earlier, Mr Moyle announced the Bank's \$10,000 sponsorship to the Ballet.

"Some people say 'I won't go to the ballet because I won't understand it'," said Sir Robert Helpmann, 77.

"Well, I've been doing it for 65 years and I'm damned if I understand it!"

Sir Robert, the former co-artistic director of the Melbourne-based Australian Ballet, was speaking at State Bank Centre after the announcement that our Bank would sponsor *Checkmate*, the centrepiece of the Ballet's second

programme of its subscription season at the State Theatre this month.

Sir Robert played the Red King, the role created for him in 1937 by Dame Ninette de Valois, founder of Britain's Royal Ballet.

Sir Robert said because of ever-increasing production costs, the arts needed sponsorship such as State Bank's.

"If you all stop giving money, I don't know what the hell I'll do," he said.

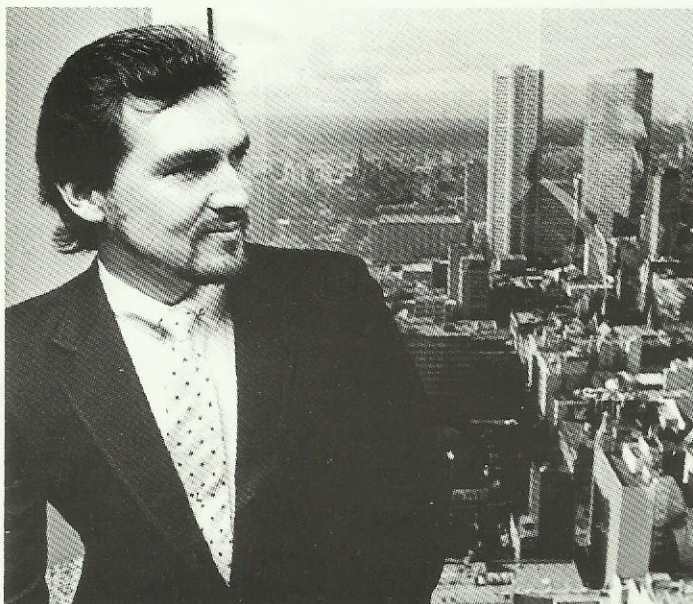
"The public loves to see stars.

"It's no good saying 'Oh, Dame Joan (Sutherland) gets \$1 million a year for one performance.'

"If I could sing like that, I'd want \$2 million."

Sir Robert praised State Bank's \$10,000 sponsorship.

"To continue mounting quality ballets, the Australian Ballet needs great sponsors such as State Bank," he said.



Louis Otey, guest artist at the Victoria State Opera

TALENT TIME

Judging for the 3AW-State Bank Radio Plays Festival starts in Ballarat on July 28 and State Bank Centre theatrette on July 31.

There are 40 regional and 37 metropolitan schools in the plays festival.

The winning school will receive \$4000 of audio-visual equipment and will also present its play on radio.

It is the fourth year our Bank has sponsored the event which is aimed at encouraging young script writers and dramatists.

Footy Fever

Stuart Carboon has one wish in his football career this season – to see a State Bank premiership.

If he has any input, that flag might be flying.

Stuart, 20, of branch banking, was the only State Banker to make the combined Victorian Amateur Football Association C, D, E, F and G-grades team which easily defeated the ACT's Monaro Football League team in a three-game carnival at Elsternwick Park last month.

The team was picked from a squad of 60.

To top it, Stuart was voted best player – by the Monaro players.

He played in the ruck for the VAFA but plays at centre half-forward for State Bank which is in E grade.

Originally from Kilmore, Stuart says: "My greatest wish is to see a State Bank premiership this year."

The Tigers' last senior premiership was in E-grade in 1972.

But this season, they appear likely to make the finals which start on August 30.

Perhaps the unluckiest player in the carnival was Simon Melican, also of branch banking.

He was injured in a St Bernard's match and had to watch the carnival game from the sidelines.

Stuart urges State Bank supporters to get behind the Tigers as they make their run for the finals – and the premiership.

And his tip for the VFL premiership?

"It's hard to go past Hawthorn at this stage," he reckons.

Editor's note: He's wrong, it's Collingwood!



John Russell (left) and John Milroy

'Oh, I just won a few trophies'

This is how John Russell, 22, an analyst from corporate banking, modestly describes his magnificent effort in winning three rowing trophies at the annual Banks' Rowing Club presentation night.

His awards were for the most wins in men's events, a combination of wins and competing in the most races, and being clubman of the year, an award decided by the captain who allocates points to individuals for work done around the clubhouse, such as repairs and the organisation of events.

The awards are presented in the form of perpetual trophies but a small memento trophy is given to the winners.

John has been rowing since secondary school and has been with the club for three years. He rows in pairs, fours and eights.

Training for members of the club, which is by the Yarra near Princes Bridge, is strenuous. They train almost all year, sometimes six or seven times a week, late at night or first thing in the morning, with a three-month break from competition in winter.

Oh . . . Oh . . . Razzamataz!



Patsy Britt reports from Wonthaggi that State Bank has won the Wonthaggi and district night netball competition grand final with a victory against Telecom.

State Bank came from seven goals behind at half-time to win 43-39 to take the title for the second year running.

The team comprises Sue Bowler, Patsy Britt, Moira Harland, Sharyn Williams, Lesa Brew, Julie Grant, Colleen Weaver and Pauline Hinkley.

State Bank, which has been in the competition only three years, defeated Oils last year in the grand final.

The competition, run by Wonthaggi and District Netball Association, starts again in October and State Bank is looking at making it a hat trick.

Paul— A smash hit

Paul Tonkin, 19, of Ballarat branch, shows his style in the Oceania Games table tennis championships at Ballarat Table Tennis Centre.

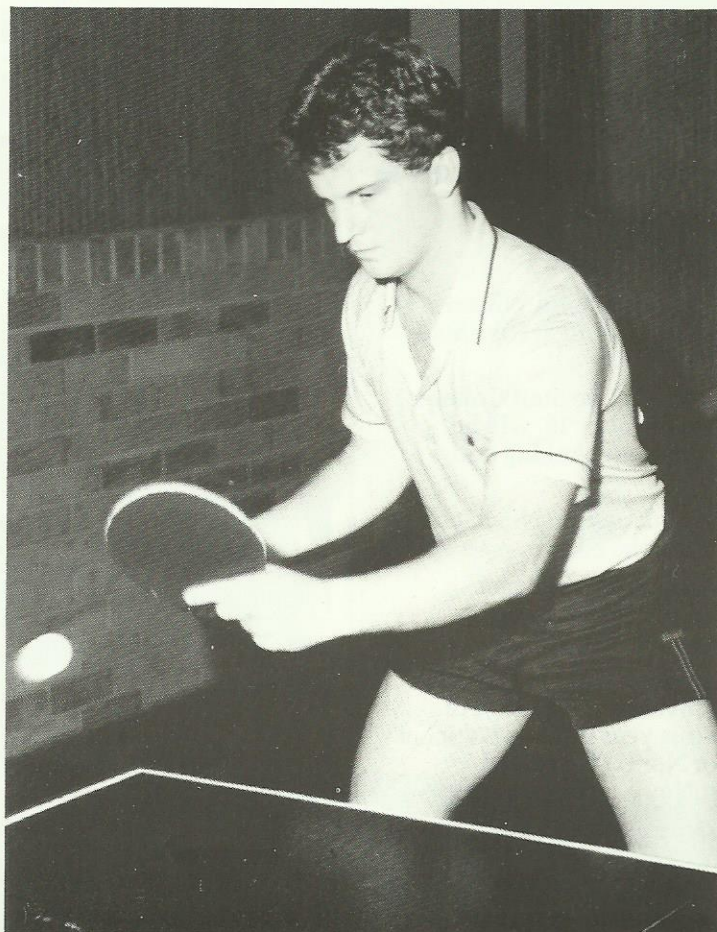
Australia, New Zealand, New Caledonia, Papua New Guinea and Western Samoa competed in the games which the Australian senior team won.

Paul was a member of the Australian under-21 team which finished third.

Paul, the No. 2 under-21 player in Australia, has been playing table tennis since he was 13.

"I played tennis when I was younger," he says.

"I'm more or less self-taught."

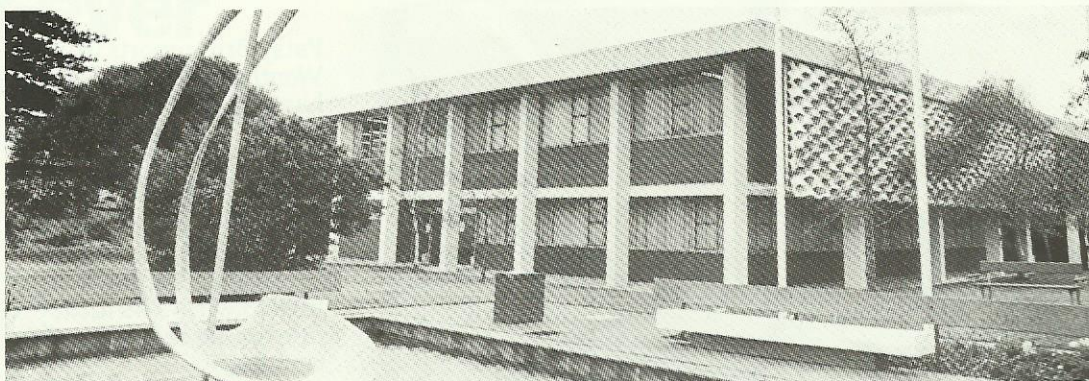


feedback...



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Clive Walters, Managing Editor
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Frankston's big deal



Frankston municipal offices



State Bank Young Street Frankston

State Bank Young Street branch is now official banker to Frankston Council after successfully tendering for the account.

Our Bank is now official banker to 58 local government authorities.

Branch manager Graham Downing says State Bank has a significant position in Frankston's commercial and community life.

"The Bank has a \$53 million financial stake in the Frankston region," he says.

"Our commercial lending in the past financial year amounts to more than \$14 million, including one of Frankston's major development projects – the \$3.5 million Frankston international motel to be opened in October.

"We have also lent more than \$30 million to home buyers in the region. In addition, the Bank has lent \$7.5 million to two local cooperative housing societies.

"We are looking forward to a long and successful banking relationship with the City of Frankston."

John to chair BASC

Senior manager training and development John Wilson is chairman of this year's 33rd Bankers' Administrative Staff College course.

The course, at the Australian Administrative Staff College, Mount Eliza, from September 21 to October 18, will be geared to analysing changes in Australian banking and upgrading the skills of bankers.

Thirty senior representatives from Australian, New Zealand and overseas-based banks will attend the course.

State Bank people at BASC will be assistant manager operations, international, John Collins, and manager product services, Bank Cards, Graeme Finn.

BASC draws upon prominent specialists from within and outside the banking industry to provide a wide range of ideas and experience. Specialists this year include National Australia Bank managing-director Nobby Clark and Melbourne University economist Neville Norman.

The course principal will be ANZ's management services executive, commercial banking, Geoff Osborne.

Formed in 1953, BASC ranks among the foremost Australian executive development programmes.

