

POSITION DESCRIPTION

POSITION DETAILS	
Position Title:	Head of Business Banking
Position Number:	10148
Classification Grade:	Grade 6
Portfolio:	CUSTOMER
Department/Area:	BUSINESS BANKING
Branch/Location:	DUBBO
Reports to:	DEPUTY CEO
Direct reports:	Yes
AML/CTF Risk level:	Medium Risk – Requires satisfactory criminal background, identity, and qualification checks; self-disclosure obligations and 4 yearly re-screening applies.
Essential Requirements:	1. Hold permanent and ongoing Work rights for Australia. 2. Valid driver licence and ability to travel regularly across the network. 3. Ability to work outside hours on occasion.

PORTFOLIO
Customer is a key Portfolio led by the Deputy CEO (DCEO) that encompasses frontline distribution channels including both Branch and Contact Centre, as well as Marketing, Business Development and all sales functions for Deposit and Lending products including Retail, Commercial, Agri and Personal. Covering a broad geographical area and customer base, the Portfolio has a focus on service provision and building mutually beneficial customer and community relationships.

POSITION PURPOSE
The Head of Business Banking is responsible for the strategic leadership, direction, and performance of Regional Australia Banks Business Banking portfolio. This includes oversight of Commercial and Agribusiness lending the Senior Business Development Managers and the Lending Support team. The role defines and executes the strategic agenda for Business Banking, ensuring alignment with the Banks organisational priorities, regulatory obligations, and the needs of customers in regional markets. The Head of Business Banking is accountable for driving sustainable portfolio growth, strengthening commercial and operational effectiveness and positioning Business Banking as a scalable, competitive contributor to the Banks long term impact. Operating in a highly interconnected environment, the role influences enterprise-wide initiatives, works cross functionally to align delivery with organisational goals, and engages externally to identify opportunities that support the Banks ambition to be the Bank for all Regional Australian.

KEY RESPONSIBILITIES

Customer and Community (30%)	Success measures
Shape and drive strategic direction for Business Banking, Lending Support, and Business Development teams, ensuring delivery of value aligned with the Banks growth goals, market positioning and customer needs.	Strategic plans developed and aligned to growth goals

• Build and maintain key strategic partnerships and external relationships to support growth, enhance business relevance, and competitive positioning across commercial, agribusiness and broader lending activities. • Identify and evaluate new business opportunities within and beyond the Bank's geographical area through market and trend analysis, supporting targeted business development and informed decision making across new and existing markets. • Lead by example, representing the Bank with credibility and integrity across regional markets and industry forums, building brand trust, and positioning Regional Australia Bank as a partner of choice in business and community lending. • Partner with Deputy CEO and Senior leaders to ensure integration of business banking with organisational wide service models and customer strategies. • Lead the planning and execution of strategic business development initiatives that extend market reach, strengthen engagement, and deliver sustainable portfolio and revenue growth.	Key partnerships established and delivering measurable value New business opportunities identified through data and insights Brand and values strengthened through community engagement outcomes Enhanced customer satisfaction and service metrics driven by cross- functional collaboration Lending and business growth achievement against Business development targets
Financial Results (35%)	Success measures
• Lead strategic and operational budget planning, management and reporting for all areas of responsibility ensuring financial accountability and alignment to strategic targets and organisational financial goals. • Drive Commercial and Agribusiness portfolio performance ensuring effective oversight of credit quality and yield, portfolio growth, margin, and non-interest income. • Monitor, analyse and report on internal and external financial performance trends, providing strategic insight, challenge performance assumptions, and recommended actions. • Recommend initiatives and partnerships that enhance sales performance, improve profitability, and strengthen third-party value. • Shape and promote the Business Banking strategy, and initiatives to grow brand awareness, product uptake, and customer acquisition across target markets and industries.	Budgets established and financial targets achieved through active monitoring, discipline, and alignment. Credit quality, portfolio growth, and margin targets consistently met Customer acquisition and revenue targets supported by effective marketing campaigns Business Banking profile raised in key markets and sectors
People Leadership and Management (20%)	Success measures
• Foster a safe, inclusive, and respectful work environment that prioritises the wellbeing and engagement of staff and promotes a positive workplace culture.	Direct reports demonstrate consistent progress toward strategic sales and growth targets Employee engagement and wellbeing scores reflect a positive, inclusive workplace culture

• Provide guidance to direct reports in cultivating a sales-driven culture that supports sustainable business growth and maintains strong customer relationships. • Oversee progress against sales and action plans, enabling direct reports to lead proactive customer engagement and drive sustainable growth aligned with strategic priorities. • Engage regularly with direct reports to support their development, monitor progress, and ensure alignment with strategic goals and performance expectations. • Exemplify leadership through coaching, mentoring, and fostering a culture of continuous improvement, accountability, and high performance among direct reports. • Ensure effective succession planning, workforce capability, and role clarity to meet current and future business needs.	Leadership development evidenced by improved capability and accountability of direct reports Customer relationship quality and retention metrics meet or exceed organisational goals Employee retention and succession plans support continuity and growth
Risk and Compliance (15%)	Success measures
• Adopt and maintain robust operational risk management practices, identifying, assessing, and recording key risks related to portfolio. • Lead and promote a strong culture of compliance and ethical conduct, ensuring full adherence to regulatory requirements across all areas of responsibility. • Ensure comprehensive knowledge of lending products, credit assessment practices, promotions, and marketing initiatives to support compliance and informed decision-making. • Participate actively in Management Committee duties as delegated by the Deputy CEO, contributing to governance and strategic oversight.	Key portfolio risks are regularly identified, assessed, and effectively managed Lending product knowledge and promotional awareness are consistently maintained across the team Compliance with operational risk policies is demonstrated through audit outcomes and reporting Active and constructive participation in Management Committees

EXPECTATIONS

Staff are required to read, understand, and follow all Regional Australia Bank policies, procedures, and reasonable direction, demonstrate a commitment to fostering a safe, respectful, and inclusive workplace and exhibit professional behaviours in accordance with Regional Australia Banks Code of Conduct.

SELECTION CRITERIA

1. Demonstrated senior leadership in banking or financial services, with ASIC Tier II accreditation and deep expertise across retail, commercial, agribusiness, and personal lending supported by relevant tertiary qualifications and/or equivalent capability.
2. Demonstrated skill in identifying market opportunities and managing portfolio risk to deliver sustainable business and financial outcomes in a competitive environment.
3. Strong strategic thinking and communication skills, with the ability to credibly represent Regional Australia Bank to regulators, partners, and customers.
4. Advanced lending, credit, and portfolio management expertise, with the ability to apply data insights to improve portfolio performance and support sound decision-making.
5. Experienced in overseeing budgets, financial results, and resource allocation to drive performance and

maintain accountability.

6. Effective leader of senior teams, with a track record of developing people, shaping culture, and building capability aligned to business goals.

DESIRABLE CRITERIA

1. Experience leading diverse teams within a regulated banking environment.
2. Postgraduate qualifications in business, finance, risk management, or leadership.

Portfolio Executive/Delegate:	Deputy CEO	Date:	13/08/2025
People and Culture:	Talent Acquisition Manager	Date:	13/08/2025