

2009 Appraisal Form

1. General Information

Appraisee:	
Global ID:	11947
Job Title:	Rural Mgr
In role since:	01-Dec-2003
Appraiser:	Michael Mr WEBBER
Appraised by:	Michael Mr WEBBER

2. Objectives

Objectives	Objective type:	Required by	Measures / KPIs	Mid Year Achievement	Full Year Achievement	Rating
Portfolio Management	Financial	Ongoing	<ol style="list-style-type: none"> 1. Pro-active management of R16-20 accounts with clear actioned strategy to either rehabilitate or exit. 2. Active management & retention of all clients groups, good R15 and above. 3. Increase rural loan portfolio margin. 	<ol style="list-style-type: none"> 1. [REDACTED] has a number of files which are under close scrutiny and is developing in his ability to manage these files. 2. [REDACTED] has a sound rapport with his clients and maintains a loyal portfolio. 3. Branch maintains a sound margin across its entire portfolio and [REDACTED] remains focused on the need to maintain and to increase this at opportunity. 	<ol style="list-style-type: none"> 1. [REDACTED] has a number of files currently in SAM as well as some other more difficult files under his management. He has demonstrated that he has the ability to provide sound assistance to SAM and also has learned a lot about trouble accounts in the past 12 mths. 2. [REDACTED] continues to demonstrate that he is well liked by his clients. 3. [REDACTED] has assisted the branch to maintain a sound margin across the entire portfolio 	Fully meets
Financial Management	Financial	Q4	<ol style="list-style-type: none"> 1. Achieve gross lending for Rural Loans of \$15m 2. Achieve Net Lending of \$12m 3. Assist Branch increase Equipment Finance and Deposit base. 	<ol style="list-style-type: none"> 1. The first six months of 2009 have been slower than past years for [REDACTED] and he is working hard to increase his new business contribution to the branch and to convert all opportunities. 2. Branch is behind in expected Net Growth - largely due to an incorrect commencement balance utilised 01/01/09 in budgets. However that we must remain focused on this is a given. 3. Branch's EF has been sound YTD with [REDACTED] contributing some \$0.8Mln YTD. Branch deposits are encouraged at opportunity, however lower rates than competitors have impacted upon this result. 	<ol style="list-style-type: none"> 1. YTD Settled \$18.64Mln with another \$4.45Mln in Credit Approved and expected to settle. 2. Considered achieved although SAM Accounts to be refinanced will impact. 3. YTD - E/F \$1.14Mln Settled 	Exceeds
Profit Measurement	Financial	Q4	<ol style="list-style-type: none"> 1. Expenses to meet budget or less. 2. Profit to meet or exceed budget. 	<ol style="list-style-type: none"> 1. Achieved YTD 2. Achieved YTD 	<ol style="list-style-type: none"> 1. Expenses \$612k V Budget \$738k 2. NP \$6.289Mln V Budget \$5.387Mln 	Exceeds

Branch Management	Internal	Ongoing	<p>1. Effectively lead, manage and develop employees to achieve high levels of staff engagement. Conduct weekly branch & marketing meetings to update branch, bank issues, business development, and to provide weekly feedback to State or Regional Manager.</p> <p>2. Embrace Rabobank core values of Respect, Integrity, Commitment, Sustainability and Performance at Highest Level as well as positive interaction. Display these in all activities with co-workers, clients, and/or potential clients. Provide exemplary customer value to clients and potential clients and ensure high levels of customer satisfaction.</p> <p>3. Contribute to innovative group solutions and improvements through constructive feedback and ideas.</p>	<p>1. [REDACTED] provides support at Team Meetings. With increased years of service it is timely for an increased and more proactive role in supporting the development of the subordinate staff.</p> <p>2. Considered achieved.</p> <p>3. [REDACTED] has the ability and knowledge to provide sound support in this area and his input is valued.</p>	<p>1. [REDACTED] continues to provide sound support in Team Meetings and has increased his presence at these activities.</p> <p>2. Considered Achieved.</p> <p>3. [REDACTED] provides sound input and feedback during group activities.</p>	Fully meets
Client Generation	Customer	Q4	<p>1. Achieve 5 new clients for the branch</p> <p>2. Refer 3 qualified prospects to GFM, Business Bank or RFA</p>	<p>1. YTD 2 New Clients</p> <p>2. Branch has run a number of seminars that have introduced clients to GFM and RFA. 1 independent additional referral to RFA. [REDACTED] has referred 2 clients to Business Bank with no result YTD.</p>	<p>1. YTD 8 New Clients</p> <p>2. Considered Achieved. Branch has run several seminars for RFA and GFM with the latest RFA Seminar being organised by [REDACTED]</p>	Exceeds
Portfolio Maintenance	Internal	Ongoing	<ul style="list-style-type: none"> - Proportion of internal audit "significance 1 or 2 issues overdue" to be zero - 100% of rural loans converted to AIO - Reviews always within 5% overdue - No reviews overdue for <\$5m accounts - Excesses within policy - Branch transactions of less than 15% of total transactions - Credit re-works not to exceed 20% due to branch errors - Adherence to pricing policy - CSR participation - Adhere to annual and block leave policy - Ensure clients rated within BISI guidelines and manage exception reports. - Number of prospects in Unitrac over 70% with active management to convert prospects to clients. 	<p>No Audit YTD</p> <p>Branch has 3 Unconverted Rural Loans</p> <p>Management of Reviews is considered achieved.</p> <p>Management of excesses requires some attention as [REDACTED] appears to have a number of difficult clients who continually operate in excess.</p> <p>Balance of these KPIs are considered to be achieved.</p>	<p>No Audit YTD</p> <p>Branch has 3 Unconverted RTLs - 2 of which are R16</p> <p>Reviews 2% Overdue</p> <p>[REDACTED] continues to have a number of clients who operate in excess in regular occasion and these require constant monitoring</p> <p>Reworks 15%</p> <p>CSR Completed</p> <p>Balance of these KPIs are considered to be achieved.</p>	Fully meets

To support the Rabobank Risk culture by taking personal accountability for risk mitigation	Internal	Ongoing	<ul style="list-style-type: none"> * Providing assistance in determining the inherent and residual risks that impact the bank's overall control environment; * Monitoring these risks in compliance with existing policies & procedures, and escalating where appropriate; * Engaging in the development and implementation of agreed improvement actions to mitigate the identified risks; * Reporting the status of these risks to relevant stakeholders; and * Developing your knowledge of risk issues by completing relevant risk training e.g. fraud prevention. 	Considered achieved	Considered Achieved	Fully meets
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3. Core Competencies

CUSTOMER FOCUS

Competency description

Required Level: For full level definitions see the competency description link above.:-

Level 3

Level 3 Description:

Encourages others in the immediate working environment to provide optimum customer support, in part by showing exemplary behaviour.

1. Discusses with employees/colleagues what is understood by "good service". Gives examples based on concrete situations.
2. Encourages employees/colleagues to fully chart the customer's needs first before offering solutions.
3. Proposes procedures/steps to chart the customer's needs in a customer interview, and discusses these procedures with employees/colleagues.
4. Identifies trends in customer demands or complaints and offers proposals based on this information.
5. Takes additional action in order to build and/or consolidate the relationship with the customer.

Mid Year Evaluation

Full Year Evaluation

Performance Level

■■■■ has very sound relationships with his clients. He has the wherewithal to exceed all of the requirements of the Level 3 description for Customer Focus. Greater participation in the active management of clients files and the involvement of staff will see ■■■■ grow in this regard.

■■■■ works with his clients to ensure that their needs are identified and satisfied. He has demonstrated development in his ability to impart his knowledge and skills onto the support staff.

Fully meets

DELIVERING RESULTS (FOCUS ON RESULTS)

Competency description

Required Level: For full level definitions see the competency description link above.:-

Level 3

Level 3 Description:

Encourages others in the immediate working environment to set ambitious objectives and realize them, in part by showing exemplary behaviour.

1. Encourages employees/colleagues to formulate concrete and challenging objectives and plans of action.
2. Encourages perseverance in employees/colleagues.
3. Periodically tests the results of employees'/colleagues' efforts.
4. Sets quantifiable deadlines and standards for the intended results.
5. Adjusts the course if the intended result does not look as if it will be achieved in time.

Mid Year Evaluation

Full Year Evaluation

Performance Level

■■■■ has both the desire and ability to exceed in this area. Increased focus on the ability of the group to exceed the one will see a continued improvement in this regard.

■■■■ has shown that he can provide assistance to the branch in this area and

Fully meets

WORKING TOGETHER (COOPERATION)

Competency description

Required Level, for full level definitions see the competency description link above.:

Level 3

Level 3 Description:

Encourages others in the immediate working environment to collaborate. Shows exemplary behaviour by initiating and maintaining collaborations for the benefit of the immediate working environment

1. Encourages employees/colleagues to collaborate, including with other disciplines or divisions.
2. Encourages employees/colleagues to periodically share information/knowledge with each other.
3. Focuses on what is shared within the group and formulates common denominators.
4. Makes personal concessions in order to get there as a group.
5. Initiates collaboration between various groups aimed at achieving a collective result.

Mid Year Evaluation	Full Year Evaluation	Performance Level
████ is well liked by his peers and subordinate staff. As with some of the previous Core Competencies an increased focus on the full and active engagement of others in the day to day duties of the management of client files will see █████ engagement within the branch team enhanced.	████ is well liked by his peers and subordinates. He has shown development in the full engagement of others within the day to day tasks of the branch.	Fully meets

ADDITIONAL COMPETENCIES

Competency	Required level & description	Mid Year Evaluation	Full Year Evaluation	Performance Level

4. Development Section

Development Need	Development Type	Required Actions and by whom	Mid Year Achievement	Degree of Achievement	Rating
Client Management	Personal Effectiveness	On the Job and Training Courses as and when these are available.	████ has shown that he has the ability to further enhance his client management abilities and we envisage that we will continue to see ongoing development in this regard.	████ has shown a pleasing development of his skills in this area. His work with the SAM Team has proven to be beneficial in developing this skill set.	Fully meets

5. Additional Items

This section is available to record any issues or requirements specific to your location or region e.g. regulatory reviews, verification of competence, policy sign-off, etc.:

Have any issues been identified in the last 12 months that would negatively affect the outcome of a previous performance appraisal:

6. Comments - Mid year review

Appraisee's comments - Mid year review:

The large number of clients within my current set tends to create a significant amount of unproductive workload and has somewhat affected my ability to get out and market new clients. I now have 2 clients with SAM and a couple of further clients that I am attempting to move on, but these also soak up a lot of time. Slower start to the year than previous years but I currently have approx \$4m in LOO approved/accepted and a further \$4.0m in progress so expect to meet or exceed my budget by year end. Will look to place a lot more emphasis on the Taroom and Wandoan area as this continues to be a region of significant potential.

Appraiser's comments - Mid year review:

████ has experienced a tougher year than the past couple with regard to new business and portfolio growth. He has a number of difficult client files within his portfolio that are requiring some additional involvement and it is envisaged that these will be shed in the not to distant future. Whilst these files have meant an additional commitment of time, they have also provided sound learning experiences for █████ and assisted with his ongoing management of his portfolio. █████ is actively endeavouring to engage prospective clients and to boost his drawdown results in the later part of the year and we envisage a sound result in this regard at years end.

Additional reviewer's / other individual's comments - Mid year review:

7. Comments - End of year appraisal

Appraisee's comments - End of year appraisal:

Considerably harder year than the previous couple, particularly with 4 files now with SAM. As Michael suggests this has added to my experience and will better allow me to manage difficult files in the future. I currently have approx \$6.0m due to settle next year but expect it to be another difficult year for my clients both seasonally and financially. The opening of the Bundaberg office may also impact on the region I cover but this is yet to be determined. Hopefully the branch can continue to build on its strong profile and continue to grow its market share. I need to remain aware that we have a number of new staff members that will continue to need assistance in growing their skills and confidence within the organisation.

Appraiser's comments - End of year appraisal:

██████ has again demonstrated that he has the profile and connections to ensure that he can generate new business and continue to meet his lending objectives. Ongoing management of SAM and other files has assisted ██████ with the continuing development of his skill set in client management. The inexperience of the majority of the current staff at Dalby has also provided ██████ with an opportunity to develop his skills with regard to supporting and developing fellow team members. At this stage this is a developing skill and it is envisaged he will continue to develop this as time progresses.

Additional reviewer's / other individual's comments - End of year appraisal:

8. Rating

Provisional Mid year review rating:

Fully meets expected performance

Overall End of year appraisal rating

Fully meets expected performance

9. Sign-off

Comment:	Accepted: -
Signature:	██████████
Dated:	15-Dec-09 06:30 GMT
Comment:	Accepted: -
Signature:	Michael Webber
Dated:	15-Dec-09 00:53 GMT