

## Craig Sims : Curriculum vitae



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|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Work Experience</b>               | <p>Dec 2003 – current ANZ National Bank Ltd</p> <ul style="list-style-type: none"><li>▪ Managing Director, National Bank NZ, Retail Banking, Oct 2004 – current</li><li>▪ General Manager, Business Banking ANZ (NZ) and National Bank NZ, Jan 2004- Sept 2004</li></ul> <p>Dec 1984 – Dec 2003 The National Bank of NZ Ltd</p> <ul style="list-style-type: none"><li>▪ Director Business Banking, Nov 2000 – Jan 2004</li><li>▪ Head of Human Resources, Aug 1998 – Nov 2000</li><li>▪ Chief Manager Strategic Planning Jun 1997 – Aug 1998</li><li>▪ Various Personal and Commercial banking roles</li></ul> |
| <b>Qualifications / Affiliations</b> | <ul style="list-style-type: none"><li>▪ Masters of Business Administration, Victoria University, NZ (1995-97)</li><li>▪ Columbia Senior Executive Programme, USA (2004)</li><li>▪ Senior Fellow, Financial Services Institute Australasia</li><li>▪ Member of Institute of Directors, NZ</li></ul>                                                                                                                                                                                                                                                                                                             |
| <b>Personal</b>                      | <ul style="list-style-type: none"><li>▪ Born 7 Sept 1966, married with 2 children, reside in Wellington NZ</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>References</b>                    | <ul style="list-style-type: none"><li>▪ Can be supplied as needed</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Contact Details</b>               | <ul style="list-style-type: none"><li>▪ Phone work 0064 4 802 2477</li><li>▪ Phone mobile 0064 275 361 662</li><li>▪ Email – <a href="mailto:cj.sims@xtra.co.nz">cj.sims@xtra.co.nz</a></li><li>▪ Mail – 1217 Moonshine Road, RD1, Porirua 5381, New Zealand</li></ul>                                                                                                                                                                                                                                                                                                                                         |

### **KEY ACHIEVEMENTS & STRENGTHS**

The key outputs I have been involved in are outlined below:

- Involved in large scale company integration programmes:
  - ANZ Banking Group Ltd and The National Bank of NZ (Oct 03 – 2004/05)
    - led business unit integration design for business segment
    - lead advisory role to NBNZ CEO pre merger on potential approach to integration
  - The National Bank of NZ Ltd and Countrywide Bank (Aug 1998 – Sept 1999)
    - member of 4 person team that initiated acquisition business case
    - core executive integration team from design to completion of implementation
    - lead HR function that combined HR policies/contracts within 6 months of purchase date
- Executive leadership of change programmes:
  - National Bank of NZ Retail Banking
    - realignment of business strategy, maintained strong market position, and profit growth above 10% per annum
  - ANZ & National Bank Business Banking
    - completed roadmap to turnaround ANZ unit
  - National Bank Business Banking
    - established and transformed a new Business Banking unit to market leading position
    - market share from 21 to 26%, profit 16% CAGR 2000-03
  - National Bank HR
    - refreshed core HR strategy and frameworks
- Various Business Unit initiatives including:
  - strategic plans, market strategy development, distribution initiatives such as new channel development, and process/activity initiatives such as the removal of non-sales functions from branches.
- Top quartile sales track record in Personal and Commercial financial services

The key areas of personal development from my career to date have been:

- Executive leadership skills - via formal education, leading sizeable business units and by being a member of a large NZ (and now Australasian) financial services company's Executive Management team and various governance forums.
- Strategic thinking - by mixing practical experience gained through project participation and strategy production/leadership with theory gained from formal studies.
- Human Resource Management – corporate-wide capabilities
- Financial Management – responsible for managing and growing significant sized financial budgets, and at ease with corporate-wide issues via participation in bank-wide governance forums
- Interpersonal skills - by continuously being involved in team environments and a variety of management levels.
- New Zealand and global Financial Services Industry – understanding of broad range of issues and trends through continuous participation in strategy development / projects
- Business Results – established capability to take conceptual ideas turn them into strategic action plans and manage the implementation of these action plans
- Directorship experience - various Bank subsidiary companies, completed Institute of Directors NZ company directors' course in 2005.

My core business leadership strengths are:

- Effective at driving significant growth
- Good at arranging complex parts to form a cohesive whole
- Excellent people manager
- Strong orientation towards competing against quantifiable benchmarks
- Comfortable with very high levels of responsibility, challenge and financial management
- Able to think both conceptually and analytically

## CAREER HISTORY

<u>Year</u>	<u>Company</u>
Oct 2004 -	<b>Managing Director, National Bank NZ, Retail</b> <ul style="list-style-type: none"><li>- Role encompasses personal and business banking strategy, marketing, product development, distribution and sales covering some 3,200 employees and over 160 points of representation with various sales forces</li><li>- Revenues ~ \$800 million, Net Profit ~ \$260 million</li><li>- Strategic challenge to 'realign' a strong brand and business model to achieve sustained growth and market leadership</li><li>- Change program developed and is being implemented whilst maintaining strong business results:<ul style="list-style-type: none"><li>- Maintained market leading Customer Satisfaction ratings</li><li>- Only main bank to grow share in key Auckland market</li><li>- Held and increased customer numbers post merger</li><li>- Profit growth above 10% per annum</li></ul></li></ul>
Dec 2003 – Oct 2004	<b>ANZ &amp; The National Bank General Manager, Business Banking</b> <ul style="list-style-type: none"><li>- Appointed to lead dual brands</li><li>- Developed integration approach</li><li>- Developed and received approval for growth strategy for the SME business sector.</li></ul>
Dec 1984 – Nov 2003	<b>The National Bank of New Zealand Limited, various as follows until acquisition of NBNZ by ANZ Group Ltd</b>
Nov 2000 – Nov 2003	<b>Director Business Banking</b> <ul style="list-style-type: none"><li>- Appointed to establish and lead new business unit to focus on achieving market leadership for small to medium sized business sector.</li><li>- Designed, tested and implemented new strategy and transformation program for SME sector.</li><li>- Growth results indicating successful program,<ul style="list-style-type: none"><li>- market share up from 21% to 26% (customer numbers)</li><li>- net profit growth 16% CAGR 2000-2003(Bank CAGR 13%)</li><li>- customer service ratings 1<sup>st</sup> equal among peer banks</li><li>- staff satisfaction rating 85%</li></ul></li></ul>
Aug 1998 – Nov 2000	<b>Head of Human Resources</b> <ul style="list-style-type: none"><li>- Appointed at time of merger announcement between NBNZ Ltd. and Countrywide Bank. Member of Integration team.</li><li>- Combined employment contracts and HR policies within 6 months of merger announcement, overall merger successfully completed with 12-18 month timeframe.</li><li>- Developed and obtained Executive approval of a HR Strategic Plan for the Bank. This was the first formally established plan for some 5 years.</li><li>- Led implementation of HR Plan:<ul style="list-style-type: none"><li>- restructured HR team, specialised core functional teams and dedicated de-centralised teams to support various business divisions</li><li>- established range of preferred supplier arrangements, e.g. recruitment, remuneration information etc</li><li>- implemented revised learning and development programs, including new Management Development focus</li><li>- obtained Executive approval to replace and implement new HR Information System</li></ul></li></ul>

July 1997 – Aug 1998

**Chief Manager Strategic Planning, CHQ**

- Led a number of internal strategy reviews, e.g. Private Banking, NBNZ Custodians, and NBNZ Retail Distribution approaches.
- Learnt and developed strategic thinking using the Value Based Management principles.
- Responsible for authoring the 1998 NBNZ Bank-wide 5-Year Business Plan. This involved both leading and co-ordinating across all business units the development/update of the Bank's core business plan. The plan was endorsed by the NBNZ Board of Directors.
- A lead member of a 4-person team that developed the business case to acquire Countrywide Bank. This was seen through to a successful acquisition via NBNZ's parent shareholder Lloyds TSB.

July 1996 – June 1997

**Leave Without Pay**

- Full time MBA studies at Victoria University, NZ

Sept 1994 – June 1996

**Human Resources Manager, CHQ**

- Initially responsible for establishing full training program and dedicated "coaching" initiative for the Commercial segment (350 Full Time Employees or FTE)
- Role progressed to dedicated HR Manager for the Commercial segment
- Autonomous operational HR role

Mar 1988 – Sept 1994

**Various Banking Sales Roles, Wellington Area**

- Commercial Manager, Lower Hutt
- Personal Credit Manager, Wellington Branch
- Lending Services/supervisory, Wellington Branch

Nov 1987 to Mar 1988

**Leave Without Pay**

- UK Rugby experience

Dec 1984 to Oct 1987

**Banking Officer, Masterton Branch**

- Clerical and customer sales & service roles