

Risk Appetite series

- Members Breakfast -

The RMA is pleased to present as part of its *Risk Appetite* event series, **Mr David Liddy, Managing Director of the Bank of Queensland** as special guest speaker on *'Regional Banking – Local Focus, National Success'*

Since David Liddy was appointed Managing Director in 2001, the Bank of Queensland has doubled its business base, trebled profits and significantly increased its market capitalisation and total assets. The results reflect a fierce national competitor, rather than one known as a regional entity, having recently reported a 21% rise in underlying net profit of \$82 million for the 2005/06 financial year. Indeed, with a total of 215 branches, 75 of which are outside of Queensland and the expected opening of branches in Tasmania and South Australia before Christmas, the Bank of Queensland will have completed its national reach. But this just signals the beginning of Mr Liddy's bold new five-year plan, which aims to double the bank's profits by 2010.

With 38 years in banking, including postings in London and Hong Kong with his employer of 33 years Westpac, Mr Liddy's understanding of universal business imperatives and local knowledge factors, have been a dynamic combination in his phenomenal growth driven leadership.

At this RMA Members Breakfast, Mr Liddy will share some of the key factors in the Bank of Queensland's rapid growth in the competitive finance sector, including;

- Maintaining a local focus while pursuing an aggressive national expansion through a diversification of channels.
- Mixing traditional service values with contemporary innovation and efficiencies.
- The future of banking in Australia.

Places to this special event are strictly limited and will fill fast, so don't delay, register today.

This is a complimentary event offered exclusively to RMA members who will enjoy a full breakfast and excellent networking opportunities.

New or renewing members may join online prior to registering (*conditions apply*) at www.rmaaustralia.org

The Risk Management Association (*rma*) is the premier Association for Risk Management professionals. Well established in the US, the *rma* Australia was incorporated in 2004 and has chapters in Sydney, Melbourne and Brisbane. Institutional members include all major Australian Banks, professional service firms, regulatory bodies and there are currently over 1000 individuals in our membership database.

rma Australia is committed to providing risk education and training to enhance the understanding and use of sound risk management principles within credit, market, compliance and operational risk management disciplines. The *rma*'s vision is to support members through enhancement of their risk management skills, knowledge and standards.

Objectives

- To provide a forum for members to enhance and share their knowledge of risk management principles and practices.
- To foster continuous professional growth and development of our members.
- To improve and support risk management education and training.
- To keep our members aware of emerging developments in global risk management practices.
- To promote ethical standards and professional conduct in the Australian financial services industry

An RMA *Risk Appetite* event
• Breakfast Presentation •

Regional Banking
- *Local Focus, National Success*

with special guest speaker:

Mr David Liddy



Managing Director
Bank of Queensland

SYDNEY: Friday 10 November 2006

Radisson Hotel

(Marble Room 2 & 3)

27 O'Connell Street

(ent. via Pitt Street opp. Australia Square)

7:00-8:45am

Banquet Breakfast included
Complimentary members only event
Strictly limited places, so book early

RSVP: events@rmaaustralia.org

Subject: 'RMA Members Breakfast'

By: 8 Nov

(subject to capacity limitations).