

<b>Position title</b>	<b>Internal Business Unit Reporting – Senior Reporting Analyst</b>
<b>Division</b>	Group Risk
<b>Department</b>	Credit Risk Reporting
<b>Direct Reports</b>	No

### Our culture and values

We have a clear strategy and important work in place to become Australia's bank of choice.

Our values of **teamwork, integrity, performance, engagement, leadership** and **passion** are at the core of who we are and form the expectation of the behaviours we adopt every day.

We strive to have a culture that drives balanced outcomes; is open and informed for disciplined execution; that celebrates and recognises success; and where the sum is greater than its parts. To achieve this, we focus on four critical behaviours: **act commercially; move fast to help customers achieve their goals; recognise people for their impact; and actively challenge the status quo.**

Together, we're creating a culture we can continue to be proud of; one that will help us reach new heights.

### ROLE PROFILE

#### Your division, your team

The role of Group Risk is to continuously improve and refine the Group's Risk Management framework, culture and capabilities which support the Bank's vision, strategy, and values. The division is made up of key functions which include Operations Risk, Regulatory Compliance, Credit Risk, Financial Crime Risk and Modelling and Risk Governance and Analytics.

The role of the Credit Risk Reporting team sits within the Credit Risk function and develops, produces, and provides insights across the Bank's Credit Reporting requirements.

The role of the Internal Business Unit Reporting team is to manage regular reporting & ad hoc requests that relate to Internal business unit requirements. The support of business unit reporting underpins the use of Credit Risk data within the organisation and provides a mechanism for feedback to higher level committees of issues.

#### The purpose of your role

The Internal Business Unit Reporting – Senior Reporting Analyst will develop and prepare reports including the distribution / presentation of reporting to allocated individual business units. The core responsibility is to represent Credit Risk reporting to the business units, to focus on risk areas within each business in detail. To understand the challenges and risks faced by individual businesses.

The role works with the Lead to disseminating the lower-level management risk e.g., the Credit Committee may have oversight of a Board established risk appetite and the Internal Business Unit team will aim to drive the monitoring of management of risk appetite limits in more detail with the business.

In particular, the Internal Business Unit teams will seek to establish the particular focus on origination, retention, and default management.

This role is responsible for supporting the development and delivery of insightful and accurate regular risk reporting to stakeholders. Ensure the integrity of risk information and reports by implementing appropriate quality control processes. Ensure risk reporting is aligned to and supports enterprise key risks, and risk appetite statements.

## Your core relationships

The Internal Business Unit Reporting – Senior Reporting Analyst role reports to the Internal Business Unit Reporting - Lead and is a key member of the Internal Business Unit Reporting team.

This team will be the primary point of contact for business related reporting.

## What you're accountable for

### Risk Reporting Framework

Prepare, review and finalise periodic credit risk reports for allocated business units, including:

- Monthly pack distribution – for each stakeholder group.
- Focus on origination and retention monitoring.
- Support Business Unit reporting of credit risk.
- Economic Capital and RAPM to support pricing and analysis.
- Periodic signoff of business unit numbers to enterprise team.
- Ad hoc reporting as required.
- Certification to enterprise level.

Develop knowledge and understanding of business activities to assist in the reporting.

Support the implementation of business unit use of the risk reporting framework to support advanced accreditation.

Assist in the coordination and timely implementation of special reporting projects / initiatives.

Establish automation of reporting wherever possible.

Ensure all manual reporting has sufficient accuracy checks built in.

To maintain accurate and complete documentation on all reports and their production.

To prepare scheduled and ad-hoc reports as required by the organisation.

To assist and support Management of Portfolio Reporting as required.

Eliminate key person risk by documenting and training additional persons to perform tasks.

Highlight exceptions and trends to internal customers.

### Productivity

Development of existing and implementation of new tools to increase productivity whilst maintaining the highest level of quality.

Highlight exceptions and trends to internal customers.

Provide insight where appropriate into ways to improve poor performance areas.

### Forecasting

Develop effective capacity planning and forecasting tools.

Provide information which allows for analysis of both individual and team performance.

Identify opportunities to improve information used for decision making.

<b>Quality</b>	Ensure accuracy and completeness in all reporting and within deadlines.
<b>Analytics</b>	Identify opportunities to improve information used for decision making.
<b>Relationship Management</b>	Develop trusted relationships with internal and external stakeholders.

### Your knowledge, skills and experience

<b>Knowledge &amp; skills</b>	<ul style="list-style-type: none"> <li>• Good communication skills, both written and oral.</li> <li>• Knowledge and understanding of the Bank's procedures and systems.</li> <li>• Flexible approach to problem solving.</li> <li>• Trouble shooting.</li> <li>• Highly developed time management skills.</li> <li>• Able to meet deadlines.</li> <li>• Ability to prioritise work.</li> <li>• Attention to detail and a high degree of accuracy.</li> <li>• High degree of computer literacy, including MS Word, Excel, PowerPoint, and Access.</li> <li>• Good conflict resolution skills.</li> <li>• Display initiative and drive to learn and continually improve self and the Bank.</li> <li>• Team player.</li> <li>• Is proactive, positive and maintains composure under pressure.</li> <li>• Good mathematical skills with a high degree of accuracy.</li> </ul>
<b>Relevant experience</b>	<ul style="list-style-type: none"> <li>• Highly experienced in drafting and presenting analytical reports and recommendations to Boards and Senior Management.</li> <li>• A working knowledge of current APRA Prudential Standards.</li> <li>• High level of influence and ability to work with people at all organisational levels up to and including Executive.</li> <li>• Ability to prioritise and execute tasks effectively in a high-pressure environment.</li> <li>• Understanding of Credit Committee processes and distilling the essence of the important issues.</li> <li>• Experience in writing high level reports and making presentations.</li> <li>• Data mining and data analysis experience.</li> </ul>

### Your qualifications and certifications

- 5+ years relevant experience in financial services industry / risk, collections, and compliance management experience is an advantage
- Extensive business reporting experience
- High degree of excel skills

### Risk responsibility

Ensure all work practices are conducted in accordance with all Bank compliance requirements, as specified in Bank policy, corporate and business unit procedures and identify and report instances of non-compliance to appropriately.

## CAPABILITY PROFILE

### Key people capabilities

<b>Relationships</b>	<b>Results Focus</b>
<b>Execution</b>	<b>Customer Focus</b>

### People capability profile

<b>Relationships</b>	<b>Results Focus</b>	<b>Grow Self</b>	<b>Role Expertise</b>
Builds and maintains productive relationships with trust and integrity. Works collaboratively and is open to the perspectives of others.	Sets and manages relevant goals. Is mindful of and responds to the business environment. Asks for help and reviews for learning.	Grows knowledge, is curious and proactively applies learning. Builds resilience and is mindful of impact on others.	Maintains role-specific standards and applies knowledge, skills and experience on-the-job.
<b>Intermediate</b>	<b>Advanced</b>	<b>Insert proficiency level</b>	<b>Insert proficiency level</b>
<b>Communication</b>	<b>Execution</b>	<b>Grow Others</b>	<b>Customer Focus</b>
Effectively expresses thoughts, ideas and information. Actively listens and adapts communication style. Engages, influences and connects to our purpose to tell our story.	Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable.	Develops others by sharing feedback, recognising and celebrating outcomes. Connects with others to guide, empower and inspire.	Identifies customer goals, makes relevant recommendations and takes appropriate timely action. Collaborates across the business to deliver best outcomes for the customer.
<b>Insert proficiency level</b>	<b>Advanced</b>	<b>Insert proficiency level</b>	<b>Advanced</b>
<b>Partnering</b>	<b>Innovation</b>	<b>Future Ready</b>	<b>Commerciality</b>
Acts with intent to build sustainable partnerships with customers, community and stakeholders to deliver shared value and achieve business outcomes.	Constructively challenges the status quo and offers alternatives. Seeks to improve ways of working and is open to new ideas and experiences.	Exchanges and respectfully challenges perspectives and approaches. Anticipates, embraces and promotes change to achieve our vision for today and tomorrow.	Applies understanding of finance, risk, people and customer for decision-making to deliver business sustainability. Takes appropriate risks and acts in the best interest of the Bank.
<b>Insert proficiency level</b>	<b>Insert proficiency level</b>	<b>Insert proficiency level</b>	<b>Insert proficiency level</b>

### Role motivators

<b>Achievement</b>	Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals.
<b>Challenge</b>	Performing mentally stimulating work, solving complex and/or unfamiliar problems, stretching self intellectually.
<b>Expertise</b>	Being recognised for specialist knowledge, providing specialist advice.