**Role Purpose Statement**

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| Role title: | Senior Associate – Deal Structuring & Execution – High Growth and Emerging Corporate.  |
| Division: | Deal Structuring & Execution NSW - High Growth and Emerging Corporate |
| Team: | Full time, permanent |
| Role reports to: | Associate Director – Deal Structuring & Execution – High Growth and Emerging Corporate  |
| Group (1 to 7): | 3 |
| Purpose: | * Provide support to Associate Director DS&E and Relationship Banking Teams.
* Provide financial and risk analysis, with detailed complex lending submissions of high quality.
* Ensure that all group exposures have been accurately assessed, with support from Associate Director DS&E as required.
* Ensure that a commercial approach is evident, to protect both clients and the Bank.
* Gather the correct and appropriate information from customers and the Relationship Team.
* Assist Relationship Team, Customer at discussion stage to put together structures, facilities, term sheets/NDA’s
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| Accountabilities:A list of the key responsibilities of the role, detailing what the role is accountable for | 1. Analyse and prepare detailed Lending Submissions in conjunction with the High Growth and Emerging Corporate Relationship Banking Teams, Associate DS&E and Associate Director DS&E, that includes:

Completion of all formal New to Bank, Increased and Annual Review submissions for exposures that have been classified within the HGEC exposures. Exposures may or may not be within HGEC NSW and may extend to the broader Business Bank with the function supporting all DS&E exposures. File activities include:* + Preparation or Client Evaluation.
	+ Industry and Benchmarking Analysis.
	+ Financial Analysis including Sensitivities.
	+ Primary & Secondary Exit Analysis.
	+ CRS management to ensure correct risk profile is reflected.
1. Covenant Reporting review/confirmation/explanation.
2. Hold own DCA (Delegated Commitment Authority) and will be required to use their DCA to jointly approve / support submissions direct to Credit or escalation to Associate Director DCA if outside of Senior Associates DCA.
3. All required mandatory training and ongoing continuous training obligations are met to ensure that their DCA remains full and effective at all times.
4. Readily involved in customer meeting with Relationship Team.
5. Coaching, mentoring and development of Associate DS&E and Relationship Team around large and complex operations and financial analysis to improve knowledge and capability.
6. Analysing and researching a wide range of Diversified Industries to improve knowledge and provide valuable information to the wider team, including customer and industry insights.
7. Proactively manage risk and meet all policy and compliance requirements.
8. Be able to manage and fulfil Relationship Tasks for Bankers and Customers.
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| Financial accountability: | * Contribute to Revenue and ROE growth: in line with PU; Including pricing considerations as part of file completion / approval to ensure exposure is providing appropriate returns based on tenor and crs.
* Risk and compliance management: in line with PU. Through attention to early warning signs including crs deterioration & market / industry disturbances.
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| People accountability: | * Direct reports – No
* Indirect Reports: Support Associate Director DS&E and partner with Relationship teams. Senior Associate DS&E will be supported by Associate DS&E. Develop open working relationship with Credit Representatives.
* Key internal stakeholders: Business Banking Executives, Bankers, Credit Partners, Credit Execs, Specialists, Internal/External Legal Teams, Business Fulfillment.
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