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| **Position title** | Market Risk Analyst |
| **Division** | Group Risk |
| **Department** | Financial Risk and Modelling |
| **Direct Reports** | No |

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| **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. |

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| **ROLE PROFILE** |

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| **Your division, your team** |
| Financial Risk and Modelling oversees and supports risk management across Group Treasury and Financial Markets and provides policy direction, independent risk measurement, monitoring and reporting in relation to traded and non-traded market risk, funding and liquidity risk, capital risk and counterparty credit risk.Financial Risk and Modelling is a small team that operates as a highly collaborative, multi-disciplined unit. All team members, regardless of seniority, will be assigned to various project and business-as-usual activities depending upon the skills that are necessary to most effectively and efficiently complete work assignments and meet agreed priorities. |

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| **The purpose of your role** |
| The primary purpose of the Market Risk Analyst role is to support the monitoring, reporting and analysis of interest rate risk in the banking book (IRRBB) and traded market risk exposure. It is expected that over time the incumbent will develop the skills and knowledge required to present and explain the results of risk modelling to Senior Management and relevant committees.The incumbent is expected to be self-motivated, delivery-focused and committed to ongoing learning and problem solving. All team members work collaboratively to support team outcomes and build broader skills within the team through sharing knowledge and skills across disciplines. |

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| **Your core relationships** |
| The incumbent will develop and maintain key internal relationships with the Group Treasury team as well as across other key stakeholders including Financial Markets, Technology and Transformation, Regulatory Reporting and other teams within various businesses. |

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| **What you’re accountable for** |
| **Risk monitoring and reporting** | * Assist and contribute to the monitoring of market risk exposures to ensure the bank continues to manage risks within approved limits.
* Assist and contribute to the production of reporting on traded and non-traded market risk for ALMAC and Board Risk Committee.
* Assist and contribute to the production of monthly and quarterly regulatory market risk reporting under ARF 116 and ARF 117.
* Work with other Financial Risk and Modelling team members to ensure continuous improvement and streamlined reporting processes.
* Contribute to accurate and timely production of reports for committee submissions.
* Proactive identification and follow up of exceptions for discussion/ agreement with senior staff.
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| **Market risk framework** | * Maintain up to date knowledge of relevant APRA prudential standards in particular APS 116 (traded market risk) and APS 117 (non-traded market risk).
* Provide input into the development of advice and recommendations in relation to the Bank’s market risk management framework.
* Actively contribute to improved understanding of the Bank’s market risk framework.
* Consistently demonstrate initiative and accountability.
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| **Administration and Co-ordination** | * Perform tasks as requested by senior members of the Financial Risk & Modelling team.
* Assist in the planning, execution and delivery of the work plan across the Financial Risk & Modelling team.
* Arrange monthly management forums and take meeting minutes.
* Maintain team procedures.
* Monitor team email mailboxes.
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| **Relationship development**  | * Work collaboratively across multi-disciplined teams to improve effectiveness of the market risk management function within Group Treasury, Financial Markets and Group Risk
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| **Your knowledge, skills and experience** |
| **Knowledge & skills** | * Demonstrated financial modelling skills is preferred.
* Excellent report writing skills and experience in writing high level reports and making presentations for varying audiences.
* Working knowledge of probability and statistics concepts and applications
* Strong written and verbal communication skills
* Effective time management skills and the ability to manage competing priorities.
* Strong attention to detail
* Skilled in building highly collaborative, strong working relationships
* A strong work ethic with a proven ability to show initiative, manage competing priorities and deliver to agreed deadlines.
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| **Relevant experience** | * Experience in market risk, liquidity risk, treasury, asset and liability management or financial modelling disciplines; or
* At least 3-5 years of relevant experience at Bendigo and Adelaide Bank, with a working knowledge of BEN’s systems, data and products.
* Highly skilled Microsoft Excel user with experience in a wide variety of Excel functions, building complex formulas and the use of multi-sheet and multi-workbook reporting frameworks.
* Experience with process improvement
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| **Your qualifications and certifications** |
| Tertiary qualification in Banking and Finance, Commerce, Risk Management, Information Technology or a quantitative discipline such as Engineering, Mathematics or Actuarial Science |

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| **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. |

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| **CAPABILITY PROFILE** |



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| **Key people capabilities** |
| **Results Focus** | **Role Expertise** |
| **Relationships** | **Grow Self** |

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| **People capability profile** |
| **Relationships** | **Results Focus** | **Grow Self** | **Role Expertise** |
| 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. |
| **Intermediate** | **Intermediate** | **Intermediate** | **Intermediate** |
| **Communication** | **Execution** | **Grow Others** | **Customer Focus** |
| 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. |
| **Foundational** | **Intermediate** | **Foundational** | **Foundational** |
| **Partnering** | **Innovation** | **Future Ready** | **Commerciality** |
| 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. |
| **Foundational** | **Foundational** | **Foundational** | **Foundational** |