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| **Position title** | **Head of Operational Risk Governance, Advisory and Analytics** |
| **Division** | Group Risk |
| **Department** | Operational Risk |
| **Direct Reports** | 6 - 10 |

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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** |
| Group Risk is the second line of defence in the Bank’s risk management approach and includes the independent oversight functions of: Group Operational Risk (GOR), Credit Risk Management, Risk Governance and Middle Office.  The Head of Group Operational Risk reports directly to the Chief Risk Officer (CRO) and to the Executive and Board through the Board Risk Committee.  GOR is an independent second line of defence risk function and centre of expertise that provides opinions, advice, oversight and challenge on operational risk / non-financial risk matters in an advanced accredited bank. GOR assists the Bank and its Board to make informed risk / reward decisions in line with the Bank’s Risk Appetite and objectives through its monitoring of key material risks and:   * Providing opinions, insights, advice, oversight and challenge in relation to operational risk / non-financial risk while continuing to create efficiencies * Continuously improving the frameworks, policies, processes, systems and tools for operational risk management * Facilitating and /or supporting the Bank’s operational risk monitoring, reporting and regulatory change requirements * Facilitating and / or supporting operational risk processes where a Bank-wide risk view or risk approach is required.   Team:  The Operational Risk **Governance, Advisory and Analytics** team within GOR incorporates the 2LoD advisory and oversight function, Framework management and systems and the data and analytics functions.  The team is responsible for the development and maintenance of our Operational Risk policies and frameworks, oversight of the business in their application of our policies and frameworks and the escalation and reporting of positive and negative assurance to our executive and board. |

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| **The purpose of your role** |
| The role of Head of **Governance, Advisory and Analytics** reports to the position of Head of Group Operational Risk (HOGOR) who reports to the Chief Risk Officer. The position is a leadership role with high levels of responsibility, accountability, visibility and plays a critical role in the successful delivery of the Group Operational Risk strategy.  The role is part of is part of Group Operational Risk and includes the leadership, management, development and ongoing improvements to:   * The Operational Risk Management Framework (ORMF), Policies and Tools, * Non-financial risk reporting to management and board committees including corporate secretariat functions, * 2LoD oversight of 1LoD through ongoing oversight, challenge, advice, reviews and support on all non-financial risk matters. * The role will also lead the GOR Data and Analytics team, delivering enhanced reporting and data insights, which will enable a risk-based approach to oversight. |

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| **Your core relationships** |
| * Management Committees and sub-committees (Operational Risk Committee and Operational Risk Policy Committee) * Senior Management of the Group * Group Risk * Group Assurance * Group Legal * Risk and Compliance resources across the Group * Risk Management Australia (RMA) interbank forum operational risk group * The Data Office * The Transformation functions * Subsidiary and wholly owned entities as necessary e.g., Sandhurst, Ferocia |

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| **What you’re accountable for** | |
| **Operational Risk Reporting** | * Manage corporate secretariat functions for the Operational Risk Committee (ORC) and sub-committee Operational Risk Policy Committee (ORPC). * Manage end to end reporting on the non-financial risk profile and related matters as part of 2LOD oversight of risk and compliance on regular basis to ORC, Executive Committee, Board Risk Committee (BRC). * Investigate risks, trends, internal loss events with the business in a timely and effective manner to develop a treatment plan and assess the impact and consequence (if any) for reporting to regulators. * Prepare and present reports to the Operational Risk Committee (ORC) and Board Risk Committee (BRC) on all facets of non-financial risk across the Group. * Oversee and provide input to operational risk capital models, associated reporting and capital allocation. |
| **Operational Risk Management Framework / Policies / Appetite** | * Manage and review the implementation of the Operational Risk Management Framework for the Group in line with agreed timeframe and budget. * Manage and review associated policy, risk appetite, internal and external loss data, scenario analysis and control assurance. * Manage and advance use of the operational risk capital models, inclusive of the framework, policy and procedures that support risk modelling. * Drive the development of standardised risks across BEN and implement supporting enhancements to policies and frameworks. |
| **Monitoring and Oversight of Operational Risk** | * Using a data driven risk-based approach, oversee 1LOD risk activities to ensure appropriate execution of the operational risk management framework and related policies through the leadership of the 2LOD Risk Business Partner oversight team. * Maintain a consistent programme of 2LOD oversight, challenge, advice and reviews as part of a program of annual reviews. * Act as a key contact point for one or many business functions. |
| **Reporting and analytics** | * Lead a team of analysts to develop new and improved business access to material risk data through enhanced reporting and dashboards * Maintain and enhance critical non-financial risk systems * Develop tools and techniques to create linkages between key information assets for the purpose of risk management or issue identification. * Foster collaboration across the BEN analytics community to make best use of resources and explore and utilise new tools and techniques to continually enhance our data driven approach to risk. |
| **Operational Risk Strategic Projects** | * Oversee the delivery GOR strategic projects and initiatives or ‘one-off’ special projects/Charters as directed. * Lead / build team and leverage wider GOR and Group Risk resource pool (as required) to deliver strategic priorities in accordance with GOR Strategy and Objectives. |
| **Functional Leadership** | 1. Lead and manage a small team of professional staff. 2. Track expenditure to budget as required for HOGOR. 3. Provide feedback and development opportunities to staff through regular 1:1’s. 4. Foster, develop and maintain effective working relationships within GOR team. 5. Develop and maintain effective working relationships with Business Unit Risk Adviser’s/Risk Specialists and Business Unit Heads to monitor and achieve the Group’s non-financial risk requirements. Actively develop and sustain consultative working relationships to achieve agreed risk management objectives. 6. Active participation in the Group Risk Leadership team. 7. Perform support (backup) higher duties to HOGOR as required. |
| **Education and Training** | 1. Provide support to all levels of the organisation to maintain an appropriate non-financial risk culture while achieving sound business outcomes. 2. Provide induction and specialists training where required to new starters or ORC members. |

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| **Your knowledge, skills and experience** | |
| **Knowledge & skills** | * Technical knowledge and experience in non-financial risk disciplines and functions, including but not limited to operational risk, business continuity, policy, framework, project risk and IT/Data risk. * Ability to develop strategic, commercial solutions and “fit for purpose” solutions for implementation and advancement of the Operational Risk Management Framework across the Group. * Ability to investigate internal loss events for remedial action and escalate to management as required. * Experience in Risk and Control self-assessment, Business Impact Analysis and technical non-financial risk processes. * Exposure to capital modelling for operational risk, or similar experience in use of model results in a risk context. * Ability to effectively communicate and educate all levels of management and staff in non-financial risk. * Ability to engage and influence in order to achieve agreed objectives. * Sound negotiation, interpersonal and presentation skills. * Ability to prioritise to achieve business objectives. * Proven project management and change management expertise. * Strong computer skills (database, spreadsheet and word processing). * Attention to detail and solution focussed. * Demonstrated understanding of data and analytics principals * To work independently and part of a team. |
| **Relevant experience** | * Extensive experience in a similar operational risk, IT Risk, Business Continuity or risk management role. * Sound knowledge of banking/financial services. |

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| **Your qualifications and certifications** |
| Tertiary qualifications in a business, law, finance, risk, compliance, statistics, or technology related discipline is preferable. |

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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** | |
| **Relationships** | **Execution** |
| **Innovation** | **Role Expertise** |

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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** | **Advanced** | **Advanced** | **Advanced** |
| **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. |
| **Advanced** | **Advanced** | **Advanced** | **Intermediate** |
| **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. |
| **Advanced** | **Intermediate** | **Intermediate** | **Intermediate** |

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