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| <b>Position title</b> | <b>Manager Operational Risk Business Banking</b> |
| <b>Division</b>       | Business Division                                |
| <b>Department</b>     | Business Banking Risk                            |
| <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

Business Banking has accountability for the end to end experience for Bendigo and Adelaide Bank's business customers, ensuring we deliver on our divisional purpose, "to help our business customers create their own amazing stories". Business Banking will provide our Business customers with a dedicated business specialist, provide meaningful insights into their business and enhance the prosperity and sustainability of their communities.

Business Banking Risk is a centre of expertise for risk management and compliance across the Business Banking Division and provides strategy, risk appetite, governance, policy and framework support to the businesses within the division to drive sound risk management practice. This includes providing guidance, assistance and support to relevant Board & Board/Management Committee members, Senior Management, internal and external stakeholders and providing leadership to enhance the further development of a strong risk and compliance culture across Business Banking.

### The purpose of your role

The Manager Operational Risk BB is responsible for working with the wider Business Banking Risk team and Business Units to implement and manage Operational Risk Frameworks within Business Banking. This includes embedding the Operational Risk Management Framework within the Business Division, by ensuring that all risk and compliance activities are undertaken in a timely and accurate manner and escalated where relevant.

### Your core relationships

This role will report to the Senior Manager Operational Risk Business Banking but also work closely with other members of the Business Banking Risk team, various Business Banking Business Units and Group Operational Risk to enhance and further develop a strong risk culture

## What you're accountable for

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| <b>Risk Management</b>                 | <ul style="list-style-type: none"> <li>• Ensure that the Bank's Operational Risk Management Framework is embedded within Business Banking enabling Business Unit Heads to meet obligations in a timely manner.</li> <li>• Ensure all activities and work practices are conducted in accordance with all Bank risk and regulatory requirements, as specified in Bank policy, corporate and business unit procedures and identify and report instances of non-compliance as required.</li> <li>• Complete all risk and compliance training required by the bank within given timeframes.</li> <li>• Maintain an active presence across all areas of risk demonstrated by sharing of information, reporting and escalation of any breaches or risks, proactively monitor and assess risk environment within Business Banking and recommend areas for improvement to the Senior Manager Operational Risk Business Banking and each relevant Business Unit Head.</li> <li>• Assist in the development and implementation of risk policies and procedures to ensure they meet regulatory and Group Operational Risk requirements.</li> </ul>   |
| <b>Risk monitoring and reporting</b>   | <ul style="list-style-type: none"> <li>• Identify, prioritise and allocate resource planning to deliver on business objectives and the various Frameworks.</li> <li>• Develop, document and test controls for relevant risk obligations.</li> <li>• Develop and monitor Key Risk Indicators.</li> <li>• Assist in the identification of Operational Risk Events, record and complete the required risk/breach assessments and provide regular reporting on the status of risk events and other related matters.</li> <li>• Ensure that Business Unit registers and CURA are updated in relation to events.</li> <li>• Prepare and /or facilitate the review of key activities including Risk Control Self-Assessments, Treatment Plans, Scenario Analysis, Root Cause Analysis and Control Validations.</li> <li>• Assist in the implementation, testing and review of Business Continuity Plans and Business Impact Analysis within given timeframes.</li> <li>• Prepare operational risk reporting, papers and submissions, e.g. risk packs, divisional and other Committee papers.</li> <li>• Consider trends and internal/external factors and provide information to relevant parties for consideration.</li> </ul> |
| <b>Relationship Management</b>         | <ul style="list-style-type: none"> <li>• Develop and maintain effective working relationships with Business Units to achieve agreed objectives.</li> <li>• Act as a point of reference between Business Units, Group Risk Functions and Group Assurance and if applicable complete tasks.</li> <li>• Act as the central liaison point with other internal or external stakeholders when an Operational Risk impacts other divisions.</li> <li>• Facilitate or participate in risk focussed forums with other risk based roles across the Division and the wider group as required.</li> </ul>  |
| <b>Strategic and performance focus</b> | <ul style="list-style-type: none"> <li>• Provide strategic risk support (as required) in the Bank's transformation project with a key focus on providing risk advice on behalf of Business Banking.</li> <li>• Identifying systemic issues, problems and risks within the Banking Division (in respect for the areas of responsibility) and work with stakeholders to develop and implement strategies/effective controls to address them.</li> <li>• Monitor and be accountable for delegated activities and/or functions to ensure they are completed.</li> <li>• Implement and embed efficiencies in process and procedure and the continuous improvement programs of risk activities in the areas of responsibility.</li> <li>• Proactively monitor progress and performance against goals and address any areas on non-performance in a timely manner.</li> </ul>   |

## What you're accountable for

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| <b>Leadership</b> | <ul style="list-style-type: none"><li>• Promote a strong risk and compliance culture through education, support and awareness.</li><li>• Be an integral part of the Business Banking Risk team, in particular establishing and maintaining relationships with key business units within the Bank and managing adhoc projects as they arise.</li><li>• Build effective relationships across the organisation.</li><li>• Promote and support operational efficiency in processes and practices.</li></ul> |
| <b>Values</b>     | <ul style="list-style-type: none"><li>• Proactively develop and maintain a strong working knowledge of contemporary practices and emerging disciplines as they relate to Operational Risk management.</li><li>• Demonstrate consistent behaviour in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion.</li></ul>   |

## Your knowledge, skills and experience

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| <b>Knowledge &amp; skills</b> | <ul style="list-style-type: none"><li>• High level of understanding and practical working knowledge of Operational Risk Frameworks.</li><li>• Sound understanding of Business Banking operations, products, policies and procedures.</li><li>• An understanding of the wider industry including legislation and regulatory requirements.</li><li>• Highly developed influencing and communication skills, including the ability to present and engage with staff at all levels including senior and executive management.</li><li>• Strong collaboration and relationship management to deliver on organisational outcomes.</li><li>• Highly developed problem solving and time management skills.</li><li>• Proven ability to manage multiple tasks and meet deadlines.</li><li>• Self-driven, inquisitive, highly motivated, adaptable, ability to work autonomously and part of a team.</li><li>• Ability to build internal and external relationships to facilitate risk and compliance knowledge.</li><li>• High level of attention to detail and results focussed.</li><li>• Demonstrated technical skills with well-developed expertise across compliance and risk activities.</li><li>• Strong report writing skills and the ability to communicate complex reporting issues and requirements to all levels of employees and stakeholders, senior and executive management.</li></ul> |
| <b>Relevant experience</b>    | <ul style="list-style-type: none"><li>• Essential: 5+ years of Operational Risk experience in Banking and Financial Services Industry (Line 1 or 2 risk roles)</li><li>• Previous experience across Business Banking is highly desirable</li><li>• Minimum 5 years' experience in a Senior Manager role</li><li>• Experience in formulating and implementing Compliance and compliance policy in accordance with the Group Compliance Framework</li><li>• Extensive knowledge and experience in developing risk and compliance strategies</li><li>• Experience at working both independently and in a team-oriented, collaborative environment is essential</li><li>• Technology risk and credit risk experience is highly desirable</li></ul>  |

## Your qualifications and certifications

Tertiary education in Risk Management or Business-related fields is highly desirable.

## 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

| Role Expertise | Relationships |
|----------------|---------------|
| Grows Self     | Execution     |

### People capability profile

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

### Role motivators

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| <b>Mental Challenge</b> | Performing mentally stimulating work, solving complex and/or unfamiliar problems, stretching self intellectually. |
| <b>Business Impact</b>  | Directly contributing to the success of the organisation, knowing work directly affects productivity and profit.  |
| <b>Work Pressure</b>    | Working under time pressure and demanding deadlines   |