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| **Position title** | **Analyst,** **Markets Risk and Structuring** |
| **Division** | **Business** |
| **Department** | **Financial Markets & Business Solutions** |
| **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** |
| The Business Division’s purpose is to help our business customers write their own amazing stories.**Financial Markets**Financial Markets is the specialised area that delivers foreign exchange and interest rate risk management solutions and money market investments to the bank’s customer base. Analyst, Markets Risk and Structuring, Financial Markets is a specialist position.Financial Markets assists our consumer and business customers navigate the significant volatility of changes in financial markets asset prices and the impact that volatility has on customer financial goals.Financial Markets supports the funding of the group’s balance sheet growth and net interest margin performance on its liabilities through directly managing and growing the group’s portfolio of money market customers which includes entities such as listed corporates, fund managers, federal and state government authorities, councils, high net worth individuals and universities. Further, Financial Markets prices and manages any large deposits sourced via the network. Financial Markets provides a range of specialist services to the Bank’s customers:* FX services for the consumers and businesses
* Essential solutions for our commercial customers to enable our business banking team to grow the group’s portfolio of trading business and broaden our commercial lending portfolio through attracting and retaining non-property commercial clients.

Financial Markets works closely with other parts of the Business Division as well as Consumer banking, Third Party, Wealth, Rural and other internal and external networks to achieve shared outcomes.The Financial Markets business has a revenue focus with its core products measured via profit and loss and customer satisfaction and engagement measures.Financial Markets manages all FX exposures on behalf of the organisation.Financial Markets uses complex financial instruments including derivatives to deliver positive outcomes for our customers and also to manage the risks that result from those customer driven flows directly with professional interbank counterparts |

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| **The purpose of your role** |
| The Analyst, Markets Risk and Structuring supports the Financial Markets business unit in delivering on its purpose of: * Enabling the group’s customers to manage their interest rate and currency risk, hedge payment and funding needs, buy and sell foreign currency and manage their investment funds
* fulfilling group obligations in respect to funding balance sheet growth and managing net interest income
* generating strong returns with a relatively small amount of supporting capital, ie high raroc
* acting as a business enabler for other parts of the group
* taking a lead role in customer acquisition, retention and satisfaction strategies
* managing complex financial risks in accordance with group policy and reputational requirements

The Analyst, Markets Risk and Structuring is responsible for:* Understanding and analysing the market, liquidity, regulatory risks delegated to financial markets from ALMAC and other committees for foreign exchange and interest rate risk
* Data analysis to support decision making for pricing and management of BEN group’s foreign currency balance sheet (Financial Markets manages all FX risk for the group) and the resultant FX and interest rate and option risks that arise
* Analyse market data and apply quantitative analysis methodologies to support decision making in order to optimise groups returns, manage risks and communicate to other risk functions.
* Develop and produce reports
* Clearing risk generated by the group or the group’s customers into the market
* Operational risk as it relates to portfolio management
* Develop relationships with hedge banks to support the team in managing these key relationships
* Analyse information to support the process for centralised clearing and/or altering initial and variation margin requirements as it impacts Financial Markets
* Work to develop technology and delivery including e-customer platforms, interbank dealing platforms, sales function to risk management decentralised platforms
* Work to deliver customer centred solutions and strategies to the sales team to allow the sales team to service and deliver to our customer base
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| **Your core relationships** |
| This role reports directly to the Head of Markets Risk and Structuring.This role will have relationships with all members of the Financial Markets team as well as stakeholders across the broader Group - including Group Treasury, Payments, Settlements and Technology. |

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| **What you’re accountable for** |
| **Analysis** | * market data including price, volatility, correlations
* credit as it applies to financial markets counterparts and customers
* pricing of alternate options for portfolio management strategies
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| **Reporting** | * market data including price, volatility, correlations
* credit as it applies to financial markets counterparts and customers
* pricing of alternate options for portfolio management strategies
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| **Risk** | * Manage credit risk and relationship for Financial Markets interbank counterparts
* Adhere to regulatory, policy and operational risk involved in managing an active FX and IR derivative portfolio
* Ensure that business unit risk management requirements are met
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| **Product and Solution Development** | Undertake analysis to assist the team produce new Financial Markets customer offering including new product |
| **Measurable Growth** | * Including
	+ Revenue growth from active portfolio enhancement
	+ Product development
	+ Delivery of Financial Markets customer e-platforms in the near term
	+ Delivery of the enhancement of e-platforms and other products in order to meet customer needs
	+ Collaboration and influence across other customer and corporate business units
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| **Customer Experience** | * Ensure continuous improvement in the customer experience across the range of products and portfolios in FM
* Delivering to the customer what they require, making it easier to do business with BEN
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| **Values** | Demonstrate consistent behaviour in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion. |

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| **Your knowledge, skills and experience** |
| **Knowledge & skills** | * Knowledge of financial markets across different customer segments
* Understanding Financial Markets products
* Very strong mathematical and analytical mind
* Advanced excel / spreadsheeting skills
* strength of understanding and using systems
* Influencing skills
* Knowledge of the current Australian and international regulatory requirements for Financial Markets
* Results focused
* Self-starter that can work closely with bank wide teams, key stakeholders and Partners
* Understanding of the Bank’s regional and community engagement model.
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| **Relevant experience** | * Analyst, Markets Risk and Structuring, Financial Markets is a specialised position
* experience in Financial Markets
* quantitative analysis and using data to support decision making
* analysis of different markets – eg. foreign exchange, equities
* A proven track record in delivering successful outcomes
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| **Your qualifications and certifications** |
| Degree – commerce, technical |

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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** |
| **Customer and Community – Partnering Foundational**Acts with intent to build sustainable partnerships with customers, community and stakeholders to deliver shared value and achieve business outcomes | **Performance Excellence - Execution****Intermediate**Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable |
| **People Excellence – Grow Self****Foundational**Grows knowledge, is curious and proactively applies learning. Builds resilience and is mindful of impact on others | **Professional Expertise - Commerciality** **Foundational**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 |

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| **Role motivators** |
| **Impact** | Directly contributing to the success of the organisation, knowing work directly affects productivity and profit. |
| **Achievement** | Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals. |
| **Belonging** | Being able to relate to and identify with others, building meaningful connections; working in a supportive environment. |