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| **Created / Revised** | March, 2024 |
| **Position title** | **Senior Manager, Risk Reporting and Data Analysis (1LOD)** |
| **Division** | Customer Enablement |
| **Department** | Risk & Compliance |
| **Reports to Position** | Head of Risk & Compliance Services |
| **Direct Reports** | Yes |

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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** |
| Reporting to the Chief Operating Officer, the Customer Enablement function comprises those teams whose predominant focus is on enabling our customer facing roles in their support of customers. With a strong focus on contributing to the Group’s productivity targets, the ultimate purpose of the function is to ensure our front-line staff, partners, digital platforms can deliver an experience consistent with our targeted customer value proposition.  The Risk and Compliance (R&C) function has responsibility for the enabling the Group to manage the risks associated with their respective area of focus, in line with the Group’s risk appetite. In that support, the R&C function will enable the success of the business by instilling a culture of risk management as a core part of how we support our customers and ensure that we have the appropriate processes and practices to meet our compliance obligations. Ultimately its success will be in delivering a risk practice that is embedded into how we engage with our customers. |

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| **The purpose of your role** |
| The Senior Manager, Risk Reporting and Data Analysis is responsible for the development, implementation and maintenance of the risk reporting processes within the first line risk and compliance function (1LOD). This position requires a deep understanding of risk management principles, excellent analytical skills, and the ability to communicate complex information effectively to key stakeholders. Key responsibilities include:   * **Data Analysis** – Use exploratory and statistical data analysis techniques to analyse large volumes of data to identify trends, emerging risks and derive key insights to support business decision making. * **Report Generation** – Generate regular risk reports utilising data analysis tools and programming languages such as Python, R or PowerBI. Ensure the reports are accurate, timely and are tailored to the needs of the audience to assist decision making processes. * **Dashboard Management** – Uplift existing dashboards and visualisation tools to optimise communication of risk exposures, mitigation efforts, emerging trends and enhance the level of insights and performance tracking available to senior management and key stakeholders. * **Stakeholder Collaboration:** Collaborate with cross-functional teams including Group Risk, Finance, Compliance and IT departments to gather data, validate assumptions and ensure alignment to organisational objectives. Contribute towards writing papers for the relevant risk committees. * **Process Improvement**: Continuously evaluate and monitor the effectiveness of risk reporting processes and tools to improve efficiencies, accuracy and effectiveness. Identify opportunities for automations and technology enhancements. * **Leadership**- Supervise and monitor a team of risk reporting professionals, providing training, guidance, support, and performance feedback. |

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| **Your core relationships** |
| This position reports to the Head of Risk and Compliance Services and works closely with other members of the Divisional Risk teams, Centre of Expertise teams and Group Risk (Line 2) teams to enhance and drive a strong risk reporting and risk awareness culture.  This role is responsible for developing and maintaining key working relationships with senior management, Group Risk, Group Legal, Group Internal Audit and relevant external stakeholders. |

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| **What you’re accountable for** | |
| **Leadership** | * Promote a strong data driven risk and compliance culture (through education, support, and awareness) * Build effective relationships across the organisation. * Manage the reporting expectations of the regulators during audits and oversight inspections. * Generate risk reports to senior management and regulatory bodies as required. * Promote and support operational efficiency in processes and practices |
| **Risk & Compliance Management** | * Lead the development of data driven risk reporting for the first line R&C Services function on all relevant aspects of the Group Risk Framework (including but not limited to: risk appetite, scenario analysis, operational risk event management, control validation outcomes). * Support efforts to establish robust data governance documentation and practices including data classification, Critical Data Element management and reporting, data lineage, and data access controls. * Lead the improvement of risk management reporting capabilities across the first line. * Drive opportunities to achieve a profitable balance between risk and reward in relation to risk reporting. |
| **Advice** | * Lead the provision of advice of risk reporting matters across the in-scope Divisions and to relevant subsidiary boards and committees to enable risk owners and oversight committees to make informed decisions |
| **Reporting** | * Support the provision and continual refining of qualitative and quantitative risk reporting insights and risk profiling in order to support effective decision making. * An ability to analyse complex data sets, identify trends and provide actionable insights will be crucial in guiding and influencing decision making across the business. |
| **Relationship Management** | * Develop and maintain effective working relationships with Business Units to achieve agreed objectives. * Act as a point of reference between Business Units, Group Risk functions and Group Internal Audit on risk reporting matters |
| **Policies, procedures, and documentation** | * Assist in the development and implementation of operational risk and compliance policies and procedures to ensure they meet regulatory and Group Risk reporting requirements. * Support the business in identifying and documenting operational risks and controls within centralised divisional risk tools |
| **Operational Risk & Regulatory projects** | * In conjunction with the Compliance Centre of Expertise, understand proposed legislative and regulatory changes, working with stakeholders to determine the impact on reporting across the in-scope Divisions. * Lead and participate in regulatory reform projects as required to ensure new legislation is implemented effectively in relation to risk reporting. |
| **Values** | * Act in accordance with 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. |

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| **Your knowledge, skills and experience** | |
| **Knowledge & skills** | * Strong report writing skills and the ability to communicate complex reporting issues and requirements to all levels of employees and stakeholders, in particular senior and executive management. * Demonstrated technical skills with well-developed experience utilising and analysis large data sets. * Proficiency in data analysis tools and techniques such as Excel, PowerBI, Python or R. * High level negotiation, interpersonal and presentation skills with a proven ability to manage the needs and expectations of a variety of stakeholders. * Strong problem solving and time management skills with a willingness to adapt to changing priorities and work under challenging timeframes. * Strong written and verbal communication skills, including the ability to present and engage with staff at all levels including senior and executive management. * Strong collaboration and relationship management to deliver on organisational outcomes. * Self-driven, inquisitive, highly motivated, adaptable, ability to work autonomously and part of a team. * Maintains a positive work environment and motivates others to achieve team goals. * Demonstrated experience in leading and building teams, management, and supervision of professional staff across multiple geographies and functions. * Ability to build internal and external relationships to facilitate risk and compliance knowledge. * Knowledge of corporate governance principles and requirements * compliance and risk activities. * Demonstrated partner and customer focus |
| **Relevant experience** | * Essential: 6+ years Risk and Compliance experience in Banking and Financial Services with a strong risk reporting focus (Line 1 or 2 risk roles) * Strong understanding and practical working knowledge of Risk Reporting, Governance, Operational Risk and Compliance Frameworks. * Sound understanding of Banking operations, products, policies, and procedures (previous experience across relevant banking segments is highly desirable) * Prior experience in a similar role |

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| **Your qualifications and certifications** |
| * Tertiary education in risk management, accounting, finance, actuarial economics, commerce, or related field supported by data and analytics, actuarial or information analytics. |

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| **Risk responsibility** |
| This is a Line One role.  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 appropriately.  Personal Operational Risk training completed on time. |

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| **CAPABILITY PROFILE** |

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| **Key people capabilities** | |
| **Grow Others** | **Relationships** |
| **Communication** | **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. |
| **Expert** | **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** | **Expert** | **Expert** |
| **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** | **Advanced** | **Advanced** | **Expert** |

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| **Role motivators** | |
| **Leading Others** | Working to improve and advance the skills, knowledge and performance of others. |
| **Business Impact** | Directly contributing to the success of the organisation, knowing work directly affects productivity and profit. |
| **Expertise** | Being recognised for specialist knowledge; providing specialist advice. |