

<b>Position title</b>	<b>Senior Manager Operational Risk Business Banking</b>
<b>Division</b>	Business Division
<b>Department</b>	Business Banking Risk
<b>Direct Reports</b>	Yes

### 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 Senior Manager Operational Risk is a leadership role responsible for leading a team of risk professionals to ensure that all risk objectives are delivered appropriately and on time and are being escalated where relevant. The role is responsible for the further development, implementation and management of the 1<sup>st</sup> line risk framework for the Business.

The role will be an integral part of the Business Banking Risk Leadership team and will report to the Head of Risk Business Banking.

#### Your core relationships

This role will report to the Head of 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

<b>Leadership</b>	<ul style="list-style-type: none"> <li>• Lead the development of a high-performing team including providing timely coaching, guidance and feedback to help others excel on the job and meet key accountabilities.</li> <li>• Set achievable and stretch performance objectives at an individual and team level.</li> <li>• Provide continuous feedback and input to performance reviews.</li> <li>• Build and develop people capabilities within the team with an emphasis on personal development and knowledge transfer.</li> <li>• Be an integral part of the Business Banking Risk Leadership team, in particular establishing and maintaining relationships with key stakeholders.</li> </ul>
<b>Planning and Reporting</b>	<ul style="list-style-type: none"> <li>• Determine / provide input into operational risk activity requirements for Business Banking Risk.</li> <li>• Identify, prioritise and allocate resource planning to deliver on business objectives and the various Framework.</li> <li>• Ensure that all activity and/or functional responsibilities are allocated; schedules and/or prioritise multiple activities.</li> <li>• Provide timely and accurate risk reporting to Head of Business Banking Risk and other stakeholders as required.</li> <li>• Assist in the preparation of papers and the provision of information for committees such as Business Banking Divisional Operational Risk Forum and Operational Risk Committee.</li> <li>• Consider trends and internal/external factors and provide information to relevant parties for consideration.</li> </ul>
<b>Risk Management</b>	<ul style="list-style-type: none"> <li>• Ensure that the Bank's Operational Risk Management Framework is embedded within the risk obligations of Business Banking.</li> <li>• Ensure work practices are conducted in accordance with all Bank regulatory requirements, as specified in Bank policy, corporate and business unit procedures, and identify and report instances of non-compliance as required.</li> <li>• Proactively develop and maintain a strong working knowledge of contemporary practices and emerging disciplines as they relate to operational risk management.</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 each relevant Business Unit Head.</li> <li>• Assist in the development and implementation of risk policies and procedures to ensure they meet Group Operational Risk requirements.</li> </ul>
<b>Risk Monitoring</b>	<ul style="list-style-type: none"> <li>• Develop, document and test controls for relevant risk and compliance obligations.</li> <li>• Development and monitoring of Key Risk Indicators.</li> <li>• Proactively assist in the identification of Operational Risk Events, record and complete the required risk 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> </ul>

What you're accountable for	
<b>Relationship Management</b>	<ul style="list-style-type: none"> <li>• Develop strong working relationships with the Business Unit Heads, other key stakeholders and the broader risk management teams including those within Business Banking Risk and Group Operational Risk.</li> <li>• Work collaboratively with the other Business Banking Risk Senior Managers to ensure consistent delivery of both the Business Banking Risk and Business Division strategies.</li> <li>• Drive and deliver a consultative approach with Business Unit Heads and relevant business unit stakeholders by developing an active presence and providing sound advice in the treatment and management of risk to the business.</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 Business Division (in respect for the areas of responsibility) and work with stakeholders to develop and implement strategies/effective controls to address them.</li> <li>• Work closely with the Head of Risk Business Banking Risk and other Senior Managers in the development and implementation on key initiatives to support Business Banking Risk.</li> <li>• Lead efficiencies in process and procedure and the continuous improvement programs of risk and compliance activities in the areas of responsibility.</li> <li>• Provide expert operational and compliance advice, solutions and support to the overall business in regard to operational processes and procedures and general queries</li> <li>• Provide guidance to the team and stakeholders in the development, implementation and maintenance of robust risk and compliance frameworks including compliance plans, reporting, policies and procedures.</li> </ul>
<b>Values</b>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Demonstrate a strong understanding and commitment to the strategy, performance objectives and teamwork of Business Banking.</li> </ul>

Your knowledge, skills and experience	
<b>Knowledge &amp; skills</b>	<ul style="list-style-type: none"> <li>• Demonstrated experience in leading and building teams, management and supervision of professional staff across multiple geographies and functions.</li> <li>• Ability to influence, communicate and educate all levels of management in key risk management concepts.</li> <li>• High level negotiation, interpersonal and presentation skills.</li> <li>• Ability to build internal and external relationships to facilitate risk knowledge.</li> <li>• High level of attention to detail and results focussed.</li> <li>• Demonstrated technical skills with well-developed expertise across risk activities.</li> <li>• Strong attention to detail and accuracy</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> <li>• Strong problem solving and time management skills.</li> <li>• Demonstrated partner and customer focus.</li> <li>• Self-driven, inquisitive, highly motivated, adaptable, ability to work autonomously.</li> <li>• Strong collaboration and relationship management to deliver on organisational outcomes.</li> <li>• Drives for effective outcomes.</li> </ul>

<b>Relevant experience</b>	<ul style="list-style-type: none"> <li>• Minimum 5 years' experience in a Senior Manager role within the Australian banking industry, preferably with operational risk and compliance focus.</li> <li>• Experience in formulating and implementing Operational Risk policy in accordance with the Group Operational Risk Framework.</li> <li>• Extensive knowledge and experience in developing risk and compliance strategies.</li> <li>• Demonstrated experience in a leadership role.</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>
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### **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

<b>Grow Others</b>	<b>Execution</b>
<b>Customer Focus</b>	<b>Commerciality</b>

### People capability profile

<b>Relationships</b> Builds and maintains productive relationships with trust and integrity. Works collaboratively and is open to the perspectives of others.	<b>Results Focus</b> Sets and manages relevant goals. Is mindful of and responds to the business environment. Asks for help and reviews for learning.	<b>Grow Self</b> Grows knowledge, is curious and proactively applies learning. Builds resilience and is mindful of impact on others.	<b>Role Expertise</b> Maintains role-specific standards and applies knowledge, skills and experience on-the-job.
<b>Communication</b> 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> Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable.	<b>Grow Others</b> Develops others by sharing feedback, recognising and celebrating outcomes. Connects with others to guide, empower and inspire.	<b>Customer Focus</b> 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> Acts with intent to build sustainable partnerships with customers, community and stakeholders to deliver shared value and achieve business outcomes.	<b>Innovation</b> 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> Exchanges and respectfully challenges perspectives and approaches. Anticipates, embraces and promotes change to achieve our vision for today and tomorrow.	<b>Commerciality</b> 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

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