

Position Description



Position Title:	Senior Treasury Analyst
Department/Team:	Finance/Treasury
Location:	117 Camberwell Road
Current Occupant:	
Reports to:	Head of Treasury
Date Revised:	3 July 2018

Principal Duties

Role Statement (purpose of this role)

Reporting to the Head of Treasury you will assist in the middle office functions and create best in breed processes, systems and value added analysis and reporting. You will be hands on in assisting with the day to day middle and front office duties with exposure to ensure deal execution is adequately recorded and reported, whilst delivering on the internal and external compliance requirements across the Mutual Bank. This will also include exposure to analysis of, liquidity, funding and interest rate risk management strategies for the management.

The occupant of this position is responsible for (key duties):

- Perform treasury middle and front office activities arising from:
 - Bank First's liquid asset portfolio including daily cash management and reporting;
 - Liquidity, funding and transfer pricing analysis including securitisations (internal and external), RBA Repo and unsecured wholesale funding such as term deposits, medium term notes and certificate of deposits;
- Ensure Bank First complies with the Risk Management Policies and Prudential Standards relevant to the role (Interest Rate Risk, Capital Adequacy, Liquidity Risk, & Credit Risk and the eligible criteria as set out in the Trust documents for the internal securitisation).
- Ensure compliance to policy and provide support in compiling the data for the Bank's internal securitization, daily & monthly reporting process including the annual uplift as directed by the Head of Treasury;
- Escalate breaches to the Head of Treasury and or Chief Finance Officer;
- Execute RBA Repo transactions as directed by the Head of Treasury;
- Build strong relationships with the Bank First's bankers, wholesale depositors, other Financial Institutions, rating agencies, and other key stakeholders to ensure the company's interests are served;
- Derivatives analysis including Interest Rate Swaps

- Development of financial models and management reporting.
- Use of Visual Risk Treasury system software and banking systems to analyse member behaviors as it relates to Risk Management Policies & Prudential Standards including
 - Liquidity;
 - Funding;
 - Interest rate risk management
- Ensure that regular upgrades of Visual Risk Treasury System are carried out, incorporating project planning, formulating scripts and testing and sign offs before upgrade;
- Responsible for compiling the competitor and market interest rates analysis and providing input into the setting of interest rates on core deposit and lending products;
- Collating treasury related reports, particularly monthly net interest margin analysis reports and other key financial/statistical reports for the Head of Treasury including ALCO and Financial Risk reports;
- Responsible for maintaining, updating or creating treasury procedures as it relates to the role;
- Placement and redemption of liquid asset investments as directed by the Head of Treasury;
- Maintain an up-to-date knowledge of local and international industry trends and advise on short and long-term funding as it may affect the company's liquidity and funding;
- Execution and ongoing maintenance of funding programmes such as securitisation and commercial paper issues as directed by the Head of Treasury;
- Process improvements for reporting & forecasting functions
- Assist and provide support with regards ad hoc projects relevant to Treasury;
- Assist in preparation of Treasury Compliance Certificates
- Maintain internal controls and develop treasury management systems, procedures and controls as it relates to the role and continuously seek to own and improve the effectiveness and efficiency of the processes performed by the Treasury function
- Input data into Austraclear –for ECD's, Listed securities and corporate actions
- Comply with Treasury Policy and Hedge Accounting Policy, review and update it as required;
- Modeling & testing of new transactions for effective setup of Hedge Relationships,
- Ensure compliance with departmental Policies, Procedures and directions given by Treasury staff in performing the role;
- Facilitate adequate coverage across the department by ensuring competence in performing other team member roles whilst ensuring other team members are competent in the performance of your role. This may include backup roles within the wider department.
- Ability to back up Assistant Treasurer in his absence

Key Selection Criteria (Attributes, Characteristics & Behaviours)

Qualifications (Academic, Compliance)

Essential	Desirable
A Finance, Accounting or other business degree	
CPA or progressing towards qualifications	
Project management skills	

Core Capabilities/Experience

Essential	Desirable
At least 2 years' experience in Treasury Accounting or Analyst role preferably in a banking institution	
Knowledge of investment products	
Advanced PC and Excel Skills	
Some knowledge of Treasury Accounting	
Highly motivated and capable of applying both a strategic and detailed understanding of financial matters.	
Excellent communication skills, particularly in report writing and representation at a senior level and excellent interpersonal and people management skills.	
Experience in the Financial Services / Banking industry an advantage	
Minimum Tier 2 qualification in Financial Services an advantage	
Knowledge of Technology One Accounting System and/or Visual Risk an advantage	
Business process mapping & knowledge of project management methodologies	

Key Relationships

Stakeholder	Purpose of Relationship
Head of Treasury	Report To
Chief Financial Officer	Provides support to the treasury analysis and asset & liability exposures management
Assistant Treasurer	Provides support to the treasury analysis and asset & liability exposures

	management
Head of Finance	Provides support to the treasury analysis and asset & liability exposures management
Treasury Accountant	Provides support and transactional details on liquid asset and interest rate swap exposures
Risk & Credit Analyst	Provides support to the treasury analysis and asset & liability exposures management
Sales & Services & Front line staff	Negotiation of interest rates on member Term Deposits (retail): Up to 0.25% above standard rates
Banks, Other ADI's, Brokers and Wholesale depositors	Provide support to build strong business relationships

Accountability and Compliance

To adhere to the Credit Risk Policy and Lending Procedures located on the Intranet.

Occupational Health & Safety

You are required to observe and comply with all health and safety standards and rules. This includes any legislated provisions and internal policies.

Diversity

You are required to support the maintenance of an environment that tolerates difference and ensures that everyone is treated fairly, respectfully and in an equitable manner. Discrimination, harassment or bullying will not be accepted in our workplace environment.

Risk

You will be required to appreciate the risk confronting the Mutual Bank and act in accordance with our risk appetite and culture. This includes understanding the role of risk when undertaking performance and salary evaluations.

Compliance

To ensure organisational compliance it is essential that staff are competent in all compliance requirements including those affecting the products and services for which they are responsible.

You will be required to have the competency to advise and deal in products and services authorised by the Mutual Banks Australian Financial Services and National Credit Licences as well as comply with the Mutual Bank's Compliance Program, Anti Money Laundering and Counter Terrorism Financing Program and all other compliance Policies, including but not limited to, the Privacy Policy and Information Security Policy.

Business Continuity Management Accountability

Be familiar with the Mutual Bank's Business Continuity Management program and be willing to undertake training as and when required.

VALUE	STATEMENTS	ORGANISATIONAL BEHAVIOURS	Finance/Treasury TEAM BEHAVIOURS
We Care	<p><i>We listen to our Customers and do all we can to meet their needs</i></p> <p><i>We support our People to be their best</i></p>	<ul style="list-style-type: none"> Actively listen to ensure understanding and respond in a respectful way Communicate clearly, consistently and openly Share the load - identify and support others when they need help Take ownership and responsibility Treat others fairly and equitably <p>Leaders:</p> <ul style="list-style-type: none"> Approachable and accessible to create an open, honest and supportive environment 	<ul style="list-style-type: none"> Always make the time to listen even if you say can I get back to you) Be positive Acknowledge achievements no matter how small Have an open mind Be accountable as we rely on each other We respect our customer's views Show support by backing each other's roles
We Learn & Grow	<p><i>We are passionate about building our collective knowledge</i></p> <p><i>We actively seek to be agile and great</i></p>	<ul style="list-style-type: none"> Work together to share experiences, knowledge and new ideas Acknowledge and celebrate achievements and success Proactively seek to improve through feedback, development and education Be adaptable and embrace change Provide constructive suggestions about different ways of doing things <p>Leaders:</p> <ul style="list-style-type: none"> Lead by example and encourage others' development 	<ul style="list-style-type: none"> We set clear expectations Receptive to new idea/continuous improvement Encourage personal development/training Assist others to learn through trial and error/success Share knowledge with team to improve as a whole Provide giving and accepting feedback positive , relevant a timely
We Empower	<p><i>We enable our People and Customers to achieve the best outcomes by being consistent and present</i></p>	<ul style="list-style-type: none"> Trust and encourage each other to support an inclusive environment Recognise and appreciate diversity Work collaboratively to deliver best outcomes <p>Leaders:</p> <ul style="list-style-type: none"> Encourage and support individual and team involvement in projects and organisational initiatives Allow people to learn from experiences and encourage them to improve performance 	<ul style="list-style-type: none"> Being personal Set clear expectations Be recognised for what you do Actively seek feedback Being open and approachable consistently Setting SMART goals Lead by example Being engaged Be brave to try new things/take risks and don't be afraid to make mistakes
We Do it for the Customer	<p><i>We stand out by being authentic and honest</i></p> <p><i>We are proud to do the right thing for our customers</i></p>	<ul style="list-style-type: none"> Keep promises and commitments Maintain ethical practices whilst making a difference Demonstrate understanding and empathy Develop relationships across the business Encourage and appreciate diverse perspectives and find a way to achieve the best customer outcomes <p>Leaders:</p> <ul style="list-style-type: none"> Lead with integrity and drive ethically based customer practices and outcomes 	<ul style="list-style-type: none"> Uphold a high level of integrity Maintain flexibility to meet customer needs We are accountable for our actions We honour our commitments Understanding the customer base internal and external and managing the balance Be proactive in problem solving Listen and deliver on promises