

# Portfolio Risk Analyst



## Purpose

This role is responsible for the identification and analysis of portfolio level risks may have an impact on the credit outcomes of the bank's lending assets and operational activities. As most of TSB's lending is through retail products assessed through statistical methods, this role will support the existing team to monitor and maintain those systems, refine risk appetite metrics, develop and monitor risk management limits and provide in-depth portfolio analysis across consumer and business lending portfolios. The role will incorporate learnings from stress testing, loan loss provisions and climate risks.

## Role dimensions

- **Reports to:** Senior Credit Manager - Policy & Analytics
- **Division:** Risk
- **Location:** New Plymouth, Auckland or Wellington
- **Direct Reports:** N/A

## Person specifications

- A tertiary qualification in Commerce, Business, Science, Accounting or a related discipline is preferred
- Experience in analytics and database tools such as SQL, Power BI or SAS
- Sound knowledge of Banking practices, market risks, statistical portfolio credit risk management, provisioning, capital management and products, and awareness of the New Zealand regulatory framework
- Demonstrated understanding and strong interest in exploring the potential sources of risk in a range of credit portfolio's
- Strong analytical and dispute resolution skills, with the ability to make independent decisions and influence a cross-functional set of professionals at the senior level
- Excellent stakeholder management and interpersonal skills with a high level of both written and oral communication

## Role specific areas of responsibility

- Develop reporting on risk appetite, management reporting limits, review and understand developing trends for reporting to executive management. Use your deep understanding of consumer and business lending.
- Undertake analysis of, and provide insight to, portfolio composition and performance and make recommendations best review and challenge the business.
- Support the Senior Credit Manager - Policy & Analytics, Credit Portfolio Manager, Head of Financial Risk and members of the Executive team, with the formation and continued development of financial risk management policies and their application.
- Contribute to the compilation, assessment and reporting of risk information to the Credit Committee, Executive Leadership Team and the Board.
- Support the wider Financial Risk team in their line 2 oversight responsibilities.
- Maintain strong working relationships and actively contribute, providing technical expertise and advice as required across all levels.

From time to time there may be additional activity not contained within this position description that the appointee is to complete in the interests of the appointment and their own personal development.

This position description provides a broad overview of responsibilities. The position description is a living document, and the Bank reserves the right to amend from time to time as required.