

## Manager Provisioning

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Company: Commonwealth Bank Of Australia

Location: Sydney

Category: other-general

**Manager Provisioning** You are a curious and enthusiastic individual with a true passion for credit risk, data, and analytics. We are a values-driven high performing team with a passion for ensuring effective risk management across the Group. Together we can lead the delivery of world-class data, analytics, and models to improve the financial wellbeing of our customers and communities and really make a difference. Do what matters: Risk Management is responsible for developing the risk frameworks to allow the Group to take conscious exposures to credit, market, operational, compliance and insurance risks within a Board-approved appetite. Business Banking Risk Management (BB RM) forms part of the Group Risk Management division, and specifically, it provides the Business Banking (BB) team with specialist risk services and advice. See yourself in the team: You will be part of a high performing provisioning team, which is responsible for calculating the expected credit loss (ECL), loan impairment expense (LIE) and preparation of executive level reporting to the BB leadership team monthly. You will report direct to the Executive Manager Provisioning.

**Key responsibilities**

- Model execution and maintenance of non-retail IFRS9 provisioning models in SAS . Perform analytical review of model output, identifying issues and manage through to resolution. Run scenario impact assessments for changes in customer risk factors and macro-economic factors.
- Reporting : Preparation of high quality monthly financial reporting to the Business Bank Loan Loss Provisioning Committee (LLPC). Preparation of half yearly external reporting, including AASB9 disclosures, LIE elementary and back pocket notes.
- Documentation: Produce high quality documentation and standards for all aspects of the delivery, including user acceptance testing, forward looking adjustments, and model overlays.

• Projects: Involvement in strategic projects, including model migration to Analytics Work Bench (AWB) and R programming language. Identifying and implementing process efficiencies. • Stakeholder Management : Collaboration with key internal stakeholders including Finance, Model development, Model monitoring and Collections teams. Respond to external audit queries. We're interested in hearing from people who have: Please note that we're interested in hearing from people who might not meet all the following criteria. We're open to working with the right candidate to fill any skill gaps during your journey at Bankwest. • Experience in credit risk, credit provisioning, or capital. • Experience in one of the following programming languages SAS, SQL, Python, or R. Including the manipulation of largeplex datasets. • Experience in financial reporting or data analytics, with a focus on IFRS9 provisions is desirable. • Experience in collaborating with cross-functional teams and managing reporting. • Ability to work independently and prioritise to meet tight deadlines. • Tertiary qualification in Data Science, Statistics, Actuarial, Accounting, Finance, or a related field. • Demonstrated skills in written and verbal communication, including ability to interpret and report on complex material. If you like the sound of this role, we would love to hear from you. Apply Now If you're already part of the Commonwealth Bank Group (including Bankwest, x15ventures), you'll need to apply through Sidekick to submit a valid application. We're keen to support you with the next step in your career. We're aware of some accessibility issues on this site, particularly for screen reader users. We want to make finding your dream job as easy as possible, so if you require additional support please contact HR Direct on 1800 989 696. Advertising End Date: 21/04/2024 Job ID REQ209033

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