

Position Description

Position	Title:	No.:	Reports to:	Title:	No.:
	Credit Risk Analyst	HSF059		Chief Risk Officer	HSF064
Business Unit:	Legal and Risk Assurance		Date created:	September 2018	
Division:	Legal & Risk Assurance		Review date:	September 2019	

At HomeStart we believe that affordable home ownership is essential to the health, well-being and ongoing sustainability of our communities. HomeStart's role, within the framework of government policy, is to provide leadership and innovation in the housing finance sector by enabling more South Australians to fulfil their home ownership dreams. We do this through the provision of innovative housing finance solutions. More importantly, we do this through our core strength – our people.

Position Purpose:

The Credit Risk Analyst is responsible for providing technical advice for credit and lending risk strategies spanning the entire customer lifecycle. The role is also responsible for driving improvements in credit performance by developing risk models, monitoring portfolio trends, monitoring external/financial market trends and hypothesis testing.

Our Values:

Achievement	Simplicity	Integrity
We are focussed on creating positive outcomes for each other	We are focussed on simplifying the way we do business	We are honest and genuine with each other

Positions reporting to this position:

- Nil

Other significant working relationships:

Internal:

- Retail, Strategy and Finance

External

- Government Regulators
- Law enforcement
- 3rd party service providers

Primary outcomes and accountabilities

Key results areas

Performance measures

Credit & Financial Risk Analysis and Financial Modelling

Operational responsibilities

- Contribute to credit risk innovation from emerging developments
- Proactively research the environment for topical credit risk issues and analyse their applicability to HomeStarts position and deliver papers for discussion to Executive.
- Undertake credit risk analysis of potential and existing customers
- Monitor, analyse and report emerging credit risks of customers by detailed management and monitoring
- Review financial data, industry performance and general market/economic conditions.
- Contribute to the development of the organisations credit risk management function
- Develop effective credit risk analysis for customer risk exposure
- Build models using historical data and providing forecasts based on various industry-related operating metrics
- Conduct scenario analysis based on macro/micro factors that will help in assessing risk
- Ensure accurate modelling and development of new transaction models
- Enhance existing models to ensure alignment with business decisions within risk appetite
- Develop and apply complex models to assess, evaluate and measure risk
- Recommend and implement process for improvements
- Identify key financial and non-financial risks, recommending actions for mitigation of those risks
- Conduct analytical reviews of DLA Policy.
- Provide risk input to policy development and evolution.
- Driving risk/reward optimisation.
- Participate in Credit Policy Committee.
- Manage specific modelling frameworks
- Participate in industry forums to assess and drive best practice

External Stakeholder Relations

- Create and maintain conditions for effective relations with relevant government agencies.
- Respond to stakeholder queries in a prompt and courteous manner.

Corporate Responsibilities

- Ensure the appropriate application and recording of risks according to HomeStart’s Risk Management Policy and Practices.
- Ensure compliance to HomeStart financial policies and procedures.
- Ensure that all legal responsibilities attached to this role as recorded in the Compliance Register are discharged, properly recorded in the Risk Management System (RMS) and any breaches of these requirements are recorded as incidents in the RMS.
- Maintain a commitment to EEO, Diversity, Ethical Conduct and the legislative requirements of the Work, Health and Safety Act 2012.
- Model ethical behaviour and practices consistent with SA Government Code of Ethics for Public Sector Employees.
- Understand and follow workplace safety initiatives and procedures, identify hazards and contribute to a safe working environment.

Behavioural profile

Achievement	<i>Takes personal accountability and demonstrates initiative, determination and drive to achieve high quality results and innovative solutions that make a difference to our people and customers.</i>
Self-Actualising	<i>Seeks opportunities to develop and grow. Shows an awareness of and belief in own abilities. Brings energy and creativity to positively impact and influence others.</i>
Humanistic-Encouraging	<i>Inspires, encourages, challenges and supports others to improve and grow by genuinely listening and providing constructive and timely feedback.</i>
Affiliative	<i>Acts in ways which promote and support HomeStart as one organisation with a common purpose and set of values. Is prepared to set aside own agenda in the interests of HomeStart as a whole as well as supporting and encouraging co-operation within and across teams.</i>

Other Requirements

Essential criteria

- At least five years relevant experience in financial services industry coupled with tertiary qualifications
- Good analytic skills and proven ability to identify trends, read and interpret data and communicate findings to stakeholders
- Sound understanding of credit regulatory/legislative environment
- High attention to detail and organisational/time management
- Strong communication skills, both written and verbal
- Ability to build effective working relationships with key stakeholders
- Demonstrated capability in using financial modelling techniques including statistical software systems (eg. Power BI, SQL and Advanced Excel).

Special conditions

- Required to provide a satisfactorily National Criminal History Record Check (Police Check), where applicable.
- May be required to act in higher level positions, or assume additional accountability, as and when required.
- Flexibility in working across business units as required.
- May be required to work reasonable overtime with notice.
- Some out of hours, weekend work and intrastate/interstate travel may be required.

Acknowledgements

Signature

Name of employee

Date: _____

Signature

Name of leader

Date: _____