

PROPOSED Senior Analyst



Purpose

Provide support to the relationship managers and the function, by assisting with proactive management and growth of the portfolio in order to maximise revenue opportunities for high value clients. This technical support role will focus on understanding, documenting, and minimising risk to clients and identifying trends, to support the delivery of TSB's strategic objectives and good customer outcomes.

Role dimensions

- **Reports to:** National Manager
- **Division:** Customer Delivery
- **Direct Reports:** N/A

Person specifications

- New Zealand Certificate in Financial Services Level 5 or equivalent qualification
- 5+ years banking or financial services experience, with demonstrated experience in financial analysis and credit writing.
- A high level of commercial acumen and strong understanding of risks, industry and market trends with the ability to translate these into insights and opportunities.
- Proven interpersonal skills, including written and verbal communication and the ability to collaborate and build relationships at all levels.

Role-specific areas of responsibility

- Support in undertaking new and existing client visits and interviews to ensure all information is accurately captured, gaining a deep understanding of the client and their business needs
- Review, analyse, and interpret financial information and complex financial statements and prepare proposals for lending that help our customers achieve their financial goals, while minimising risk to protect both the client and the bank.
- Assist in the ongoing management and administration of customer relationships through effective and quality communication to maintain a high level of customer service.
- Work with relationship managers to support in forming strong relationships with key clients across the portfolio, to meet their needs and deliver good customer outcomes.
- Manage covenant compliance, lending conditions, annual and interim reviews to maintain and comply with the bank's account management and risk disciplines.
- Monitor overdrawn accounts, expiring facilities, maturing loans and loan arrears daily with appropriate action taken, to support effective portfolio management, and where required, assist the Credit Solutions Manager with administration activity.
- Support across the team, to collaborate, cross-skill and build effectiveness, assisting with operational activity across the wider function as required.

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.