



## POSITION DESCRIPTION

**DNISTER**

Ukrainian Credit Co-operative Ltd  
www.dnister.com.au

ABN 59 087 651 394 AFSL 240 673

### Finance Analyst - Banking

#### Job Details

Role	Finance Analyst – Banking
Reports To	Finance Manager (FM)
Location	Essendon, Melbourne, VIC (Hybrid)

#### Position Summary

- Highly rewarding role with a clear pathway to achieve your career goals.
- Comprehensive finance support and training to drive your career growth.
- Collaborative team environment with a highly experienced leadership team.
- Opportunity to develop your experience in banking and financial operations.

This role will be responsible for supporting the effective and efficient delivery of finance, treasury and compliance activities to ensure that business objectives are achieved.

Additionally, you will be responsible for overseeing accounting procedures to ensure compliance with regulations. You will be reliable, have great communication skills to interact with all staff members at every level. You will be detail-oriented and have the ability to manage your time effectively to complete tasks and projects on time.

#### About Dnister: Our Purpose, Vision, Mission and Values

Dnister is an Australian owned & operated Authorised deposit-taking institution (ADI) regulated by APRA & ASIC. It first began in 1951 with the goal to provide financial help to newly arrived migrants. Over time as the banking industry evolved this resulted in the establishment of the Dnister Ukrainian Credit Co-operative Limited.

Today Dnister operates across all of Australia, has over 9,500 members and total assets \$300m. It offers a full range of retail banking services including home, business & personal loans, everyday banking, savings and investments.

#### **Our Purpose:**

Proud of the Past.

Invested in your Future.

For every member, For every moment.

For the Future we share.

**Vision:** Growing with Purpose, Serving with Heart.

To thrive as a trusted and valued member-owned bank by delivering exceptional service, giving back to our communities and committing to evolve with and for our members.

**Mission:** To be more than a bank.

A trusted partner for the Ukrainian and Latvian communities and those who share their spirit – staying connected and valued through meaningful products, services and support that help our members and communities thrive.

**Values:**

- **Community First:** We exist for our members and the communities we serve.
- **Cultural Pride & Inclusion:** We honour our heritage while welcoming all who share our values.
- **Integrity:** We do what's right, not what's easy.
- **Empowerment Through Knowledge:** We help our team & members grow.
- **Excellence in Service:** We are here for our members, every step of the way.

**Key Responsibilities****Weekly:**

- Corporate account reconciliations & posting of transactions. This includes identifying outstanding items, trends and recommendations for improvements.
- Payment system exceptions processing. Responding to daily queries and requests for assistance.
- AML/CTF transaction monitoring review. Identify trends and escalate issues.
- Assist with treasury and liquidity management.
- Delinquency arrears reporting, weekly meeting and monitoring actions.

**Monthly**

- Month-end reporting. This includes preparing workpapers & processing journals.
- Preparation of month-end reports.
- Reconciliation of shared lending.
- Assisting with the achievement of targets for delinquency objectives to ensure that loan book quality is maintained.
- Fraud monitoring and reporting maintenance.
- Maintenance of PEP register. Monitoring and escalation of issues.
- Preparation of inputs into regulator reporting returns.
- Maintenance of risk system registers.

**Other**

- Jointly manage fortnightly payroll processing with the Corporate Services Officer.
- Provide backup for the CSO in times of leave.
- Work on projects and process improvements as directed by the FM & CFO.
- Identify and implement process improvements. Update procedure guide documents.
- Annual policy reviews.
- Annual contract reviews.
- Compliance with Dnister Risk Management Framework through its policies and procedures and ensuring that any compliance breaches are notified.

**Experience, Skills and Competencies****About You:**

- Recent graduate or working towards.
- Assistant accounting or analyst experience.
- Proficient in MS Office (especially Excel) and finance software.
- A desire to undertake and obtain CA/CPA qualifications.

**Skills and Competencies:**

- Knowledge of accounting regulations and practices.
- Commitment to risk and compliance outcomes.
- Analytical and high attention to detail.
- Continuous improvement with a problem-solving focus.
- Work effectively in a high-performance environment.
- Effective Communication skills.
- Ability to develop effective working relationships – teamwork and collaboration.
- Well organised and achieves deadlines – effective time management skills.

Performance Measures	
Key Result Area	Key Performance Indicators
Finance & Risk	<ul style="list-style-type: none"> <li>• Reporting completed accurately and within required timelines.</li> <li>• Daily, weekly &amp; monthly requirements completed timely and within risk appetite.</li> <li>• All regulatory requirements completed accurately on time.</li> <li>• Identify and implement process improvements.</li> <li>• Work on projects &amp; other duties as directed.</li> </ul>
Business Acumen	<ul style="list-style-type: none"> <li>• All work to be conducted in accordance with Dnister vision, mission and values.</li> <li>• Identify variances to budget and recommendations for improvement.</li> </ul>
Planned and Organised	<ul style="list-style-type: none"> <li>• In order to achieve compliance, you must manage time effectively.</li> <li>• Identify process improvement opportunities.</li> </ul>
Teamwork	<ul style="list-style-type: none"> <li>• Effective communication skills within all levels of the team.</li> <li>• Collaborative work within the team to achieve objectives set by the business.</li> <li>• Share information where applicable.</li> </ul>