



**LLOYDS BANK**

# HEAD OF RISK MANAGEMENT AND CONTROLLING (M/V)

Lloyds Bank, locatie Amsterdam

Wil jij jouw ervaring uitbouwen en leren van de internationale expertise van Lloyds Banking Group? Wil je deel uitmaken van het Risk Management Team in Amsterdam en Berlijn? Ben jij een gepassioneerde, gedreven professional? Dan zijn wij op zoek naar jou!

Gezien het internationale karakter van de functie hebben wij de functie omschrijving in het Engels opgesteld.

## POSITION

This Role is positioned within the Risk Management and Controlling department of the ERFB (Netherlands & Germany).

The Head of Risk Management & Controlling (HoRM&C) holds responsibility for overseeing Credit Risk, Liquidity Risk and Funding Risk for the ERFB (Netherlands & Germany) embedding and maintaining an effective risk management framework that enables well informed decision making, managing, monitoring, controlling and reporting. The jobholder leads the formulation and identification of the mentioned risks with regards to business strategies, policies and processes, while challenging and advising the business to mitigate and control risks in accordance with clear risk appetite. The jobholder influences key senior stakeholders and contributes to broader strategic planning and business decision-making by providing insight, control and thought leadership.

## KEY ACCOUNTABILITIES

### 1) *Business Strategy*

Contribute, as a member of the ERFB (Netherlands & Germany) Management Team, to the development of the business strategy from a Risk Management and Controlling perspective. Ensure all relevant areas are considered in formulating business strategy, and are in line with LBG policies and procedures.

Demonstrate an understanding of the relevant plans and strategies and use up-to-date knowledge of Risk related trends to shape strategic proposals and improve overall effectiveness and controls.

### 2) *Alignment*

Represent the ERFB (Netherlands & Germany) within LBG and with regulators in regards to Risk Management and Controlling. Ensure all relevant reporting and communication lines are in place and perform effectively. The job holder reports into the Managing Director Marktfolge of ERFB (Netherlands & Germany). The job holder also reports functionally into the assigned Business Risk Director(s) at Head Office level based in the UK. Whereas any potential conflict of interest in this regards should be handled and reported appropriately.

### *3) Risk Management Policy and Procedures*

Formulate the Risk Management Policies for the ERFB (Netherlands & Germany) subject to Group requirements and Dutch and German Law and Regulations. Oversee the implementation and maintenance of the ERFB (Netherlands & Germany) overall Risk Management and Controlling framework, policies and standards and ensure these are effective through ongoing review and independent assurance across the ERFB (Netherlands & Germany).

Provide high quality interpretation and translation of Group policy into risk management processes, systems and methodologies for the German and Dutch business.

### *4) Risk Management and Controlling Framework*

Develop and maintain a local (GE & NL) Risk Management Framework in regards of Credit Risk, Liquidity & Funding Risk and Capital & Stress Testing. Contribute to the determination of the ERFB (Netherlands & Germany) risk appetite and contribute to the development of strategic objectives regarding the GE&NL portfolio.

### *5) Risk Oversight and Analysis / Reporting*

Drive and champion in-depth risk oversight, analysis and measurement leading to opportunities for improved performance. Provides appropriate and high quality reports to regulators, ECB, Bundesbank, EBA and DNB.

### *6) Projects*

Lead several Risk Management and Controlling related projects and their implementation into day-to-day operations.

### *7) Modelling*

Act as Designated Model Owner and Broader Model Elements Owner for the business covering PD, LGD, EAD, Forecasting, Provisioning and Indexation models.

### *8) Internal Control*

Ensure an effective internal control framework is in place in order to monitor effectiveness of controls. Accommodate audits and reviews and ensure appropriate follow on related requests. Agree on an annual local monitoring plan and ensure excellent execution.

### *9) People Management*

Provide leadership to the department(s); support and challenge on personal development, lay down development Balanced Scorecard and Development Goals; motivate in order to optimise colleague effectiveness, output and added value to the business. Agree on challenging targets and plans, both from an organisational as personal perspective.

### *10) Effective Stakeholder Management*

Develop and manage internal and external stakeholder grid regarding Risk Management and Controlling, and reinforce them, to inform and be informed about developments that might impact the ERFB (Netherlands & Germany). Engages senior stakeholders to influence and challenge key business decisions and support successful development and delivery of business objectives – attends appropriate Risk committees and meeting in Management Team of the ERFB (Netherlands & Germany) and Head Office in the UK.

## KEY KNOWLEDGE & SKILLS

### *Required skills/degree*

- Academic degree
- A minimum of > 10 years' experience in Banking and/or (Credit) Risk environment
- Preferably experience in (Credit) Risk within the Dutch banking industry
- Displays an in-depth understanding of both (Credit) Risk and its strategic requirements
- Has an in-depth knowledge of Basel/Capital Requirements Directives and other related legislation
- Experienced in developing and implementing Risk policies
- Line management experience of managing Credit Risk
- Establishes appropriate governance across organisational boundaries
- Experienced in applying and managing complex modelling concepts
- Experienced in establishing and aligning the Risk Appetite of the business
- Has an understanding of the German and Dutch economic environment and its effect on the bank's risk
- Has knowledge of German and Dutch Legal and Regulatory requirements in the area of Risk Management and Controlling
- Excellent English and Dutch language skills; German language skills preferred

### *Soft skills*

- Excellent leadership and managerial skills
- Excellent communications skills, both verbal and in writing
- Excellent analytical skills
- Excellent Problem Solving capabilities
- Able to lead responsibly and effectively in managing people resources.
- Highly effective driver of change in complex organisational structures.
- Effectively overcomes significant challenges to deliver business results.
- Ensures the full benefits of changes are realised through effective execution.
- Deals with conflict in an assertive manner, treating others with dignity and respect
- Engages others and is viewed as being authentic.
- Communicates complex or difficult messages effectively to different audiences.
- Recognises the skills and experiences of others, valuing diversity and differences.
- Anticipates trends in credit risk management and prepares to mitigate.
- Demonstrates a high level of integrity and fairness.
- Influences both internal and external stakeholders to gain necessary buy-in to strategic direction.
- Motivates others to improve and develop their performance, and deliver quality results.

## WE OFFER

A fulltime role (40 hour) with a salary in line with the market and excellent secondary employee benefits. Do you recognise yourself? Then we would like to meet you! Send your CV and motivation letter in English to: [recruitment@lloydsbank.nl](mailto:recruitment@lloydsbank.nl)