



LLOYDS BANK

Credit Risk Analyst

Lloyds Bank GmbH - Amsterdam

Lloyds Bank GmbH is part of Lloyds Banking Group. With our offices in Berlin and Amsterdam, we form Lloyds Bank GmbH and have over 500 colleagues.

WHAT ARE WE LOOKING FOR?

This role is within the Risk Management & Controlling department of Lloyds Bank GmbH in the Netherlands. Lloyds Bank is a retail bank offering lending and savings solutions to customers in the Netherlands and Germany.

Reporting to the Head of Risk Management & Controlling team, the Credit Risk Analyst is responsible for managing credit risk within risk appetite and in accordance with the Risk Management Framework and Policies.

Additionally, this role supports strategic projects through detailed analysis and testing, working with other teams on initiatives that benefit the customer experience. All in close cooperation with colleagues in the team, as well as collaborating with business functions, such as Finance, Marketing and Operations.

Business reporting and statistical analytical skills are required to comprehend local systems in SAS and SQL programming language.

WHICH TEAM WILL YOU JOIN?

As a Credit Risk Analyst you will be part of the RM&C team, which is spread over Amsterdam and Berlin with 30 colleagues. . The team is focused on managing financial risks within the bank and exists out of the following subunits:

- Credit Risk Control Unit (CRCU aka "Credit Risk"): Owner of credit risk policies, setting risk appetite, user of risk models and performing portfolio management and risk oversight
- Integrated Risk Management (IRM): Focus on Capital management (incl ICAAP), risk inventory and the various components of market, liquidity, and counterparty risk
- Model Development and Monitoring (MDM): Development, maintenance, and improvement of risk models for IRB, IFRS 9, forecasting, application scorecards. These activities were originally performed within Group and have been insourced in 2021.
- Model Validation (MV): validating new and existing models and is a new unit since 2021. MV also manages the outsourcing with Group Model Validation.
- With the introduction of project River, further colleagues will join the team as a Quality Management and Validation (QMV) unit responsible for the property valuations and monitoring of cover pool valuations related to the Pfandbriefe.

WHO ARE YOU AND WHAT DO WE ASK FROM YOU?

- Accountable for impairment and capital (actuals and forecasting), as well as the governance required for each process
- Perform and report on different stress test exercises (Internal, Bafin, EBA, etc.) and support the further development of stress testing and forecasting
- Draft timely, accurate and insightful management and regulatory reporting, including FinRep, CoRep, (EBA) Supervisory Benchmarking exercise
- Support a reliable infrastructure, including for IRB and IFRS 9 models, data, control environment and compliance with internal policies and external regulatory requirements
- Generate key management information, interpret complex data using statistical techniques and provide insights to support business decisions
- Translate insights into actionable recommendations for senior management and stakeholders, communicate and drive through their delivery
- Build and manage effective relationships with colleagues in the wider Risk team and across partnering business functions (such as Operations, Finance, Customer Analytics and Risk Infrastructure), demonstrating an understanding of their business area and their specific needs in relation to risk management.
- Master's degree level or equivalent in a highly analytical and numerate discipline, such as econometrics, mathematics, physics, or similar
- Basel regulation knowledge, specifically on capital (credit risk)
- Knowledge of Probability of Default (PD) / Loss Given Default (LGD) / Exposure at Default (EAD) / Internal Ratings Based (IRB) / Stress Testing
- Good understanding of more sophisticated credit risk measurement and management techniques and able to apply these independently
- Broad knowledge of credit risk lifecycle, decision systems and financials
- Pro-active attitude is required
- Ability to get things done under pressure and hands-on mentality
- Advanced analytical and problem-solving skills
- SAS and SQL (Advanced) skills
- MS Office Advanced skills (Excel and PowerPoint); Experience with Power BI is a plus
- Ability to learn self-train and find solutions
- Excellent planning and organizational skills
- Self-motivated and well organized
- Confident and credible communicator who displays both technical knowledge and commercial understanding
- Excellent communication skills (English)



LLOYDS BANK

WHAT'S IN IT FOR YOU?

On top of being part of a great group of colleagues we offer you;

- A compensation package in line with the market with excellent secondary employee benefits
- **13th MONTH** salary, either paid monthly or once a year in December
- A position for 32 to 40 hours a week
- We value your **WORK-LIFE** balance, so offer;
- Flexible working; you can schedule your work hours to meet your personal needs
- Hybrid working; you can work from anywhere, even work from another country within the EU
- And provide you with a home office set up
- **30 DAYS PTO** (or 240 hours) per year (based on fulltime employment)
- You can '**SWAP DAYS**' to exchange Dutch National Holidays for another day of your choosing
- Non-contributory **PENSION** scheme
- You can join our collective **MEDICAL** scheme with a discount
- To support our Green goals, we encourage you to purchase a bike via our **BIKE PLAN**
- We want you to be healthy, so support you in joining a gym of your choosing through our sponsored (bedrijfs-) **FITNESS**
- Get to know everyone in person and join the quarterly Connection **EVENTS**

Have we made you curious, and are you ready to join the team? Please introduce yourself to us in the best way possible and send this to: recruitment@lloydsbank.nl

We hope to meet you soon!