



**LLOYDS BANK**

# SENIOR CREDIT RISK MODELLER

## Lloyds Bank, locatie Amsterdam

Wil jij jouw carrière beginnen en jouw kennis uitbreiden en leren van de internationale expertise van Lloyds Banking Group? Wil je deel uitmaken van het Risk & Compliance Team in Amsterdam? 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 within the Risk Management & Controlling department of Lloyds Bank GmbH in the Netherlands. This department is the second line of defense for financial risks within the Bank and responsible for risk aggregation within the bank.

The Bank uses and develops retail credit risk models for capital purposes (IRB), accounting (IFRS 9) and forecasting purposes. These models cover all retail portfolios of the bank, including mortgages and personal loans.

To further advance the development of new models and enhance existing models, including scorecards, we are looking for a senior credit risk modeller. Model development is driven by the addition of new products, growth of portfolios and the IRB rollout plan of the Bank.

Model development is often performed together with our UK model development team, so that we can tap into the breadth and depth of knowledge that is available within Lloyds Banking Group. In this role, you will be responsible to lead the local model development and ensure the local regulatory requirements are taken into account.

In this role, you build relationships with all stakeholders, communicating all business requirements and implications clearly and delivering required output to agreed plans and timescales.

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

### KEY ACCOUNTABILITIES

- Coach less senior modelers on the job and transfer knowledge/experiences on credit risk modelling approaches for IRB and/or IFRS 9 models
- Ensure that the regulatory requirements for capital and accounting models are taken into account in the credit risk modelling project
- Sparring partner and advisor to senior management
- Liaison with the UK modelling team
- Challenge advanced statistical/technical methods in the development of credit risk models
- Ensure a reliable infrastructure, including models, data, control environment and compliance with internal policies and external regulatory requirements
- Use up-to-date model development standards and processes and ability to develop these further
- Build and manage effective relationships with colleagues in the wider Risk team and across partnering business functions (such as Modelling and validation functions, Finance, Customer Analytics and Risk Infrastructure)
- Support junior colleagues in the development of their modelling skills

- Work pro-actively with IT and operational areas to drive forward and mitigate issues in the implementation and use of the models
- Deliver all individual key tasks across the model life cycle, to agreed timescales with minimal ongoing management, anticipating constraints and taking mitigating actions

## KEY KNOWLEDGE & SKILLS

### *Qualifications*

- Postgraduate qualification in a relevant subject (econometrics, statistics, maths, physics, operational research or other related field), with knowledge of advanced statistical and analytical techniques

### *Capabilities*

- A highly analytical approach to problem solving
- Ability to assimilate complex information and support decision making within the business
- Ability to plan manage, coordinate and complete model development activities
- Ability to get things done under pressure, hands-on mentality and pro-active
- Excellent English communication skills both verbal and in writing and ability to demonstrate these skills effectively across all levels of the organisation
- Ability to work well within a team environment,
- Ability to work without the need for close supervision showing excellent time management, planning and organisational skills

### *Experience & Knowledge*

- Experience related to participation in larger model development projects, including responsibility for delivery of (parts of) such projects
- Good understanding on regulatory requirements regarding internal models for retail credit risk - internal ratings based approach (IRB) - such as CRR, relevant EBA Regulatory technical standards and EBA Guidelines.
- Experience in the development of Retail (Capital) models and comprehensive and broad knowledge of the Dutch mortgage market.
- Good knowledge of modern risk management techniques within Retail Banking, and in the use of risk models within such an environment.
- Experience in the extraction and manipulation of data to support risk model development, e.g. defining observation periods, outcome periods, choosing a suitable "bad" definition, for scorecard models, and equivalent experience for other modelling approaches
- Experienced in programming (e.g. SAS / SQL / R or other programming language)

## 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)