SENIOR CREDIT RISK ANALYST (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? 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.

CORE PURPOSE OF THE ROLE

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 also responsible for risk aggregation within the bank.

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, Policies and external requirements.

The Credit risk analysis and reporting, including the usage of the AIRB model for the mortgage portfolio, will be a core part of the tasks, including the maintenance of the control framework around the models in use. 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 partnering with business functions, such as Finance and Operations.

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

KEY ACCOUNTIBILITIES

- Accountable for impairment and capital (actuals and forecasting), as well as the governance required for each process.
- Support the draft timely, accurate and insightful management and regulatory reporting, including FinRep, CoRep, SBP reporting and CRR attestations.
- Deep understanding and knowledge of credit risk modelling approaches for IRB and IFRS 9 models.
- Ensure a reliable infrastructure, including 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 Modelling and validation functions, Finance, Customer Analytics and Risk Infrastructure) .

De Entree 254, 1101 EE Amsterdam. Postbus 93020, 1090 BA Amsterdam. Tel: 020 462 23 66. Lloyds Bank is een handelsnaam van Bank of Scotland plc.
Bank of Scotland plc is geregistreerd in Schotland (nr SC327000). Geregisteerd kantoor: The Mound, Edinburgh EH1 1YZ. Geautoriseerd door de Prudential Regulatory Authority en gereguleerd door de
Financial Conduct Authority en Prudential Regulatory Authority (nr 169628). De Nederlandse vestiging is ingeschreven bij de KvK (nr 34122516) en de AFM (nr 12000859).

KEY CAPABILITIES, KNOWLEDGE, SKILLS AND EXPERIENCE

- Qualified to degree level or equivalent in a highly analytical and numerate discipline, such as mathematics, physics, econometrics or similar.
- Good understanding on regulatory requirements regarding internal models for credit risk - internal ratings based approach (IRB) - such as CRR, relevant EBA Regulatory technical standards and EBA Guidelines.
- Good understanding of more sophisticated credit risk 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).
- Ability to learn self-train and find solutions.
- Excellent planning and organizational skills.
- Self-motivated and well organized.
- Excellent communication skills (English**)**

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**