

Credit Risk Officer

Lloyds Bank GmbH - Amsterdam

Do you want to broaden your horizon and expand your experience? Do you want to learn from the international expertise of Lloyds Bank GmbH? Do you want to be part of our Risk Management & Controlling department? And, are you a passionate and driven professional? Then we are looking for you!

POSITION

This role is within the Risk Management & Controlling (RM&C) department.

As part of the RM&C team, you will be responsible for maintaining the risk management framework in order to effectively manage credit risk with a focus on the NL Mortgage portfolio, including analysing and reporting to different stakeholders in the Bank.

KEY ACCOUNTABILITIES

- Accountability for implementation and maintenance of an effective risk management framework and credit risk control framework, including;
 - *Development, implementation and maintenance of policies and procedures ensuring compliance to internal and external regulatory requirements*
 - *Identifies and assesses risks to ensure risks are well managed within the bank's risk appetite*
 - *Acts as a source of professional expertise to mitigate the potential risk – and ensure systems and processes are fit for purpose*
 - *Development and production of credit risk analysis on the mortgage portfolio and reporting to different stakeholders and the financial risk committee*
 - *Development and production of timely and insightful management reporting and accurate regulatory reporting.*
- Identifies market trends related to the housing market, rental market, property valuations and translates this to potential credit risk impacts on the mortgage portfolio and underwriting criteria.
- Building strong relationships with stakeholders, and demonstrating an understanding of their business area and their specific needs in relation to risk management
- Engages with business at an early stage in order to shape proposals so risks are managed appropriately
- Displays a good understanding of economic capital and macro-economic trends and considers implications when making strategic/tactical recommendations

KEY CAPABILITIES, KNOWLEDGE AND SKILLS:

- Analytical ability
- Result oriented
- Interpersonal skills
- Problem solving skills
- Innovative
- Academic working and thinking level.
- Strong writing and documentation skills.
- At least 3 years relevant credit risk management experience, preferably within mortgages.
- Ability to get things done under pressure, hands-on mentality and pro-active.
- Excellent communication skills both verbal and in writing (Dutch and English) and ability to demonstrate these skills effectively across all levels of the organisation.
- Self-motivated and well organised.
- Good knowledge of the Dutch market and mortgage products.

WE OFFER

The position is for 40 hours per week, with a salary in line with the market and excellent secondary employee benefits. Do you recognise yourself in one or more of the areas above? Then we would like to meet you! Send your CV and motivation letter in English to: recruitment@lloydsbank.nl