



**LLOYDS BANK**

# CREDIT RISK MANAGER

## 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?

We are looking for a Credit Risk Manager for our Risk Management & Controlling (RM&C) department. As part of the RM&C team, you will be responsible for maintaining the risk policy 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.

### WHICH TEAM WILL YOU JOIN?

As a Credit Risk Manager you will be part of the RM&C team, which is spread over Amsterdam and Berlin with 30 colleagues. Your role will be within the Credit Risk Control Unit. This department is the owner of credit risk policies, sets the credit risk appetite, uses various risk models and performs portfolio management and risk oversight.

### WHO ARE YOU AND WHAT DO WE ASK FROM YOU?

- Accountability for implementation and maintenance of an effective credit risk management framework and credit risk oversight, including;
  - *Development, implementation and maintenance of policies and procedures ensuring compliance to internal and external regulatory requirements (e.g. EBA Guidelines on Loan Origination and Monitoring)*
  - *Identifies and assesses risks to ensure processes and procedures are well managed within the bank's risk appetite*
  - *Acts as a source of professional expertise to manage risks – and ensure risk systems and processes are fit for purpose*
  - *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
- Analytical ability, result oriented and have good Interpersonal skills
- Academic working and thinking level
- At least 3 years relevant credit risk management experience, preferably within mortgages
- Excellent communication skills both verbal and in writing (Dutch and English) and ability to demonstrate these skills effectively across all levels of the organisation
- Good knowledge of the Dutch market and mortgage products

#### 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
- **13<sup>th</sup> 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
- 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](mailto:recruitment@lloydsbank.nl)**

**A screening is part of the process.**

**We hope to meet you soon!**