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# 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.

### POSITION

This role is within the Risk Management & Controlling department of New Bank GmbH NL in the Netherlands.

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 Group Risk Management Framework and Group 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 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 ACCOUNTABILITIES

- 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 (Bafin, EBA, ECB, etc.)
- Draft timely, accurate and insightful management and regulatory reporting, including FinRep, CoRep and CRR attestations
- 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 Operations, Finance, Customer Analytics and Risk Infrastructure)

## PROFILE

- Qualified to degree level or equivalent in a highly analytical and numerate discipline, such as mathematics, physics, econometrics or similar
- Basel regulation knowledge, specifically on capital (credit risk)
- 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](mailto:recruitment@lloydsbank.nl)