

Job Description

Job Title:	Portfolio Risk Analyst
Department:	Risk Department
Certified Role:	No
Reports to:	Portfolio Risk Manager
Budget Responsibility:	No

Purpose of role

The position is primarily responsible for analyzing, monitoring, and reporting credit and market risk arising from Commercial and Treasury activities.

This is a role to provide support to the Credit and Market Risk function of the Bank. The ideal candidate will provide support on credit and market risk reporting. This covers trend analysis of the commercial lending portfolio, credit risk measurement and bond trading/ treasury activities monitoring and reporting. It is an excellent opportunity for someone to develop their career in either market or credit risk.

Primary Responsibilities of Role

- Assist to develop and maintain the production of regular MI to support the monitoring and evaluation of credit and market risk KPIs.
- Surveillance of credit trading and treasury activities to ensure compliance with approved parameters for trading and the banking book.
- Provide support for reporting credit and market risk exposures from commercial and treasury activities.
- Assist in the development, preparation and implementation of the Expected Credit Loss calculations and models.
- Assist with performing portfolio-based stress testing (credit, treasury, and market risk) to support the bank's performance and feed into regulatory stress testing such as ICAAP, ILAAP and RRP.
- Assist with development, validation, research, and other data analytics tasks.
- Assist with measurement of the risk appetite parameters, portfolio composition, trends and concentrations and report of breaches where relevant.
- Liaise with other departments of the bank as required such as origination, market and credit risk, regulatory compliance, and finance.
- Assist with second line of review for regulatory reporting.
- Assist in rendering routine reports to the parent company on commercial lending
- Provide audit support and assist in preparing financial statement disclosures for routine year end and interim external audit.

Competence Requirements:

Professional/Academic Qualifications:

- A quantitative or analytical degree in one of the following fields is required: Engineering, Mathematics, Statistics, Accounting, Business, or any applicable field that requires use of computational mathematics and/or statistical and business techniques or methods.
- Highly numerate with strong data analysis experience.

Experience/Knowledge

- Ideally some work experience (minimum 2 years) with market and/or credit risk measurement, risk analytics and reporting.
- Understand key risk factors for Treasury (Fixed income investment), Bond Trading, Credit metrics and how they are measured.
- Vital experience in market or credit risk will be an advantage.

Technical Skills:

- Advanced and proficient Excel skills must be at an advanced level including the use of macros and V look ups.
- Experience with use of business intelligence tools vital but not compulsory.
- Excellent Word, PowerPoint, Outlook skills

Interpersonal Skills:

- Effective Communication Skills including the ability to document and present results suitable for relevant audience
- Strong analytical skills
- Focus on accuracy and quality of work
- Ability to work effectively and achieve tasks under pressure and deadline
- Self-Starter
- Team Player
- Problem Solving

Individual Conduct Rules

- **Rule 1:** You must act with integrity
- **Rule 2:** You must act with due skill, care and diligence
- **Rule 3:** You must be open and cooperative with the UK Financial Conducts Authority, the PRA and other regulators
- **Rule 4:** You must pay due regard to the interests of customers and treat them fairly
- **Rule 5:** You must observe proper standards of market conduct