

## Role Profile

**Role Title: Head of Credit Risk**

**Department: Risk and Compliance**

**Reports To: Director of Risk and Compliance**

**Purpose of Role:** Forming part of the Company's Risk and Compliance Management Team the purpose of this role is to lead on all matters relating to credit risk. By acting as the senior credit risk officer, the role-holder will develop and own the Company's Credit Risk Management Framework.

By providing appropriate challenge and rigour the role holder will support the Company in delivering its objectives and strategic plan in a sustainable and compliant manner.

### Key Accountabilities:

- Lead and develop the second Line Credit Risk team ensuring that the company has the appropriate balance of credit skills to support business objectives.
- Ensure that the business fully understands and implements the 3 lines of defence model in relation to Credit Risk.
- Provide pro-active development and critical assessment of new lending opportunities
- Lead the ongoing development, monitoring and refinement of the Company's Credit Risk Appetite Statements
- Oversee the development and maintenance of an appropriate Credit Risk Framework (and policies) to ensure credit risks are identified and appropriately managed
- Ensure that appropriate, accurate and timely credit related management information is delivered to the business, its risk committees and the Board
- Oversee the development and maintenance of the Company's credit risk and pricing models, including the use of appropriate stress tests.
- Use risk analytics tools to analyse the portfolio, identifying trends, and using the output to inform future business decisions, including product design
- Ensure the company's IFRS9 and EIR models remain fit for purpose and continue to be developed in line with established practices.
- Provide subject matter expertise to support the Company's risk governance structures, attending and contributing to risk committees as required
- Identify, quantify and articulate the credit risks associated with any corporate or portfolio acquisition
- Ensure compliance with the relevant FCA regulations as they relate to Credit Risk
- Review and recommend business changes in the light of technological developments as they relate to Credit Risk

**Competencies and skills required:**

- Prior experience of managing credit risk teams ideally in a Residential and Buy to Let mortgage lending environment
- Prior experience of managing IFRS9 and EIR models
- Good knowledge of the credit and regulatory issues (especially MCOB) affecting the mortgage market
- Ability to manage and analyse large data sets and provide innovative solutions to problems
- Strong statistical analysis skills and competence in using SAS, SQL, etc
- Ability to communicate clearly in written and verbal form.
- Strategic vision with an ability to make decisions at strategic / policy level, but also an ability of provide strong operational management
- 'Can Do' collaborative manager, able to engage collective effort across the organisation
- Strong management and people development skills

**Our people embrace our values:**

**Fair** - We are open minded and make unbiased, consistent decisions.

**Accountable** - We take ownership of situations so that our customers experience efficiency.

**Customer first** - We understand what our customers want and build strong relationships.

**Transparent** - We communicate clearly and concisely, ensuring that we are open with information.