Foundation Home Loans

Role Profile

Job Title: **Lead Credit Risk Analyst**

Department: **Credit Risk**

Reports To: **Head of Credit Risk**

Purpose of Role:

As a key member of the Credit Risk team the role holder will lead the development and enhancement of a suite of credit models, tools and analytics for mortgage lending leveraging Foundation Homeloans' extensive historical performance data.

This role offers significant exposure and opportunity for progression given interaction at senior levels within the organisation.

Key Accountabilities

- Deliver scalable analytics utilising large historical datasets and credit reference data to deliver lending strategies, product and pricing initiatives

- Deliver enhancement to the approach to forecasting provisions under IFRS 9

- Documentation and presentation of results, including technical specifications

- Assist in ad-hoc production of loss forecasting and credit and behavioural assumptions underlying portfolio valuations and securitisations.

- Mentor and develop junior members of the team to deliver high quality and output in a timely manner

- Own and manage the relationship with third-party data providers (Credit Reference Agencies, Automated Valuation Models)

- Work collaboratively across the organisation to identify and develop new lending opportunities

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Performance Behaviours:

- Delivery focused individual with the ability to contribute "hands-on" to strategic initiatives

- 'Can Do' collaborative team member with the ability to manage competing priorities

- The ability to coach and manage workflow for junior analysts to deliver against strategic priorities of the wider risk function

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Essential Competencies:

- Strong analytical and problem solving skills

- Thorough understanding of the mortgage market and product lifecycle

- Good written and verbal communication skills, with the ability to interact with senior, non-technical stakeholders

- A natural ability to build and maintain key relationships and manage stakeholders effectively

Essential Skills/Qualifications:

- Financial services experience within credit risk or similar function (5+ Years)

- Ability to efficiently structure and analyse large, disparate and complex sets of data

- Strong numeracy. A degree or equivalent in a numerate discipline (for example Maths, Statistics, Sciences, Engineering, Operational Research and Physics) is preferable

- Advanced programming skills in at least one of SAS, SQL or R

- Experience in the development of cash flow models for calculating risk adjusted returns

- Knowledge of PD,EAD and LGD Models specifically for mortgages is a distinct advantage

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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.