|  |
| --- |
| **Secure Trust Bank C:\Users\wilsonj\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.Outlook\KO37RZHB\STB_logo_UPDATED_strapline_WHITE.pngTreasury Analyst**  |
| **Job Title**: Treasury Analyst**Business**: Secure Trust Bank**Grade Level**: Level 4 – Technical Expert 1**Reporting** **To**: Head of Liquidity and Funding**Location**: Solihull |
| **Job Description** | ***Job Purpose***As a key part of the Treasury function, the Treasury analyst role covers a wide range of Treasury activities across Liquidity and Funding, Balance Sheet Management and Collateral management with close engagement with colleagues across the business and significant access to Senior Management.***Key Responsibilities***1. Analyse, interpret, evaluate and report on the Bank’s daily liquidity, funding and interest rate risk position using the Group’s ALM system.
2. Modelling of forecast risk metrics and cost of funds that inform the Group’s planning, budgeting and forecasting requirements.
3. **Enhance/automate existing processes to provide efficiencies within BAU reporting**
4. Attend and prepare input and analysis that support the decisions of the Liquidity Working Group, a working group of ALCO.
5. Preparation of regulatory reporting and submissions that fall under Treasury’s responsibility.
6. Produce and provide analysis on the outputs from the Bank’s key stress testing activities.
7. Play a key role in gathering information from front line business areas and Finance to manage and settle daily cash positions and to understand the impacts of new lending on the liquidity and interest rate metrics.
8. Providing analysis of the collateral portfolio supporting central Bank funding facilities.
9. Assisting senior management with the annual ILAAP, ICAAP and Recovery Planning activities.
10. Build close relationships with internal and external Treasury counterparties, middle and back-office functions
11. Work closely and collaboratively with junior and senior colleagues both within Treasury and other STB functions

***Management Information and Risk Metrics***1. Work with colleagues across the Bank’s various businesses, finance and planning teams to enhance overall identification, measurement and reporting of treasury matters.
2. Regular monitoring of the Bank’s risk metrics, providing insight and analysis.
3. Document and develop Treasury processes and procedures.
4. Provide key daily, weekly and monthly management information including Monthly MI deck to the Bank’s Asset and Liability Committee, Bank of England collateral reporting, Risk reporting.
5. Assisting with production and reporting of Interest Rate Risk management information.
6. Provide support and cover for information production and data extraction tasks within the Treasury area.
 |
| **Specification** | ***Knowledge/Experience/competencies**** Demonstrable ability to anticipate cash settlement / liquidity forecasting and/or interest rate risk within a financial services environment
* Broad knowledge of the activities within a Treasury function
* Strong numeracy and IT skills including MS Office
* Ability to manage multiple stakeholders to successfully complete forecasting process
* Confident communicator with strong verbal and written communication skills
* Strong analysis skills with the ability to apply concepts and principles in the interpretation of complex financial data.
* High attention to detail and organisational and planning skills
* Commercially minded and adaptable to a change environment

***Qualifications**** Part or fully-qualified in Treasury or Finance discipline (e.g. ACT, CertBALM, CIMA) or equivalent experience is an advantage but not essential.

***Behavioural competencies**** Risk Aware – We keep our customers and us safe and secure
* Customer focused – Our customers are at the heart of everything we do
* Ownership – Each of us take personal responsibility
* Performance Driven – To be the most trusted specialist lender in the UK by each of us taking personal accountability for our performance
* Team Oriented – We achieve more when we work well together
* Future Orientated - Embracing change and implementing good ideas gives us a competitive edge
 |
| **Date for next annual review of role profile:** |