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| **Secure Trust Bank  ICAAP & Recovery Plan Manager** | |
| **Career Path:** Individual Contributor  **Reporting** **To**: Head of Capital & Pricing  **Certified Role:** No  **Location**: Hybrid - Solihull, London or Cardiff | |
| Secure Trust Bank is an established, well-funded, and capitalised UK retail bank providing savings accounts and lending services to over a million customers. In 2022, the Group celebrated 70 years of helping consumers and businesses fulfil their ambitions.  Our customers are at the heart of everything we do, but we can’t achieve our customer-focused strategy without the right people in our team. At Secure Trust Bank, we know that people are our biggest investment, which is why a career with us is not just a job. It’s the chance to be part of something bigger, to add real value to the bank and to help us constantly improve in order to achieve our ambition of becoming the most trusted specialist lender in the UK. We believe in giving our staff autonomy, with initiative and exceptional performance recognised through a variety of individual and team awards and incentives. All our employees have a tangible impact on the group’s core values, and we are looking for candidates who are enthusiastic, proactive, and enjoy working in a fast-paced environment. | |
| **Job Description** | ***Job Purpose***  To support the Head of Capital & Pricing in the efficient management of capital, through capital forecasting and monitoring and the management and production of the ICAAP and Recovery Plan.  ***Key Responsibilities***   * Manage the ICAAP and Recovery Plan delivery, engaging with key stakeholders including Risk, Finance & Treasury, Internal Audit and Divisional Leads as required. To include:   + Timetabling   + Governance   + Stress testing approach   + Provide direction and challenge to stress testing model development   + Review and challenge of stress testing results   + Preparation of milestone committee papers   + Ensure challenges are logged and actions addressed   + Coordinate SREP preparation   + Recovery Plan fire-drills   + Recovery Indicator and Recovery Options reviews * Produce high quality written documents throughout the ICAAP and Recovery Plan process. * Create, maintain, update, and refresh regulatory capital forecasts periodically and in response to business & regulatory changes. * Scenario Forecasting and Reporting: Support in development of a suite of point in time and forecast scenarios reporting and analysis, producing insight and oversight to the Assets and Liabilities Committee (ALCO). * Support Regulatory Reporting as key stakeholder in the COREP review and approval process. * Maintain relevant knowledge and be a key contributor to the Group’s prudential horizon scanning group. * Lead on capital projects such as SDDT, Basel 3.1 and Solvent Exit Analysis. * Work with Corporate Development and Strategy team to support capital optimisation initiatives from a regulatory capital analysis perspective.   ***Key Interfaces***   * Executive and ALCO Members * Finance, Treasury and Risk * Internal Audit * Regulators (as required) |
| **Specification** | ***Skills/Knowledge/Experience***   * Regulatory capital or risk experience (minimum 3 years), including exposure to ICAAP and Recovery Plan. * Practical working knowledge of banking & financial service organisations and understanding of financial products. * Ability to organise, manage and prioritise work in order to deliver to tight deadlines. * Excellent written and verbal communication. * Embraces change and drives process improvement.   ***Qualifications***  Qualified Accountant (ACA/CIMA/ACCA) preferable.  ***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 – We need to take personal responsibility * Performance Driven – To become the most trusted specialist lender in the UK we need to each take personal accountability for our performance * Teamwork – We achieve more when we work well together * Future Oriented - Embracing change and implementing good ideas gives us the competitive edge |