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| **Secure Trust Bank C:\Users\wilsonj\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.Outlook\KO37RZHB\STB_logo_UPDATED_strapline_WHITE.png** |
| **Job Level**: 4**Job Title:** Credit Risk Analyst**Reporting** **To**: Credit Risk Manager**Location**: Hybrid |
| Secure Trust Bank is an established, well-funded and capitalised UK retail bank providing savings accounts and lendingservices to over a million customers. In 2022 the Group celebrated 70 years of helping consumers and businesses fulfiltheir ambitions.Our customers are at the heart of everything we do, but we can’t achieve our customer focused strategy without theright people in our team. At Secure Trust Bank, we know that people are our biggest investment, which is why a careerwith us is not just a job. It’s the chance to be part of something bigger, to add real value to the Bank and help usconstantly improve, in order to achieve our ambition of becoming the most trusted specialist lender in the UK. Webelieve in giving our staff autonomy, with initiative and exceptional performance recognised through a variety ofindividual and team awards and incentives. All our employees have a tangible impact on the Group’s core values, and weare looking for candidates who are enthusiastic, proactive and enjoy working in a fast paced environment. |
| **Job Description** | ***Key Responsibilities**** Take ownership of producing the management information for the Bank’s Consumer lending portfolios, ensuring the MI is timely, accurate and fit for purpose.
* Assist with the design, approval, implementation, and monitoring of new and existing credit risk strategies.
* Understand the performance of the portfolio, including delinquency and accept rates.
* Regular production of core datasets, ensuring data is user friendly, accurate and fit for purpose.
* Working with a variety of teams across the business to ensure good outcomes for customers.
* Provide support to finance on the performance of retailers or introducers to determine product profitability.
* Improve automation of lending decisions.
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| **Specification** | ***Knowledge/Experience**** Coding experience (knowledge of SAS, SQL or similar preferred but not essential)
* Proficient in the use of Excel.
* Experience in an MI or analytical role would be beneficial, but not essential.
* Knowledge of Power BI/Tableau would be beneficial, but not essential.

***Qualifications**** Educated to degree level in a business, IT or mathematical discipline or equivalent experience.

***Competencies**** Approaches problems from an analytical point of view.
* Able to present information to stakeholders.
* Attention to detail.
* Effective communication, both written and verbal.
* Embraces change in a positive manner.
* Can work on team tasks effectively, adding value to projects or tasks.
* Appetite to learn and develop analytical and soft skills.
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