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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 Credit Risk Manager** | |
| **Job Title**: Credit Risk Manager, Real Estate Finance  **Business**: Real Estate Finance, Secure Trust Bank  **Grade Level**: 6  **Reporting** **To**: Head of Credit Risk Business Finance  **Location**: London | |
| Secure Trust Bank is an established, well-funded and capitalised UK retail bank with a 64 year trading track record. We operate principally from our head office in Solihull, West Midlands, and had 735 employees (full-time equivalent) as at 31 December 2016. The Group's diversified lending portfolio currently focuses on three sectors (i) Business Finance through its Asset Finance, Commercial Finance and Real Estate Finance Divisions (ii) Consumer Finance through its Motor Finance and Retail Finance Divisions (iii) Mortgages through its intermediary dedicated Mortgage Division.  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 help us constantly improve, in order to achieve our ambition of becoming the best bank in Britain. 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. So join us as we strive to Grow, Sustain and Love the way we work. | |
| **Job Description** | ***Job Purpose***  ***To play a key role in supporting the Banks growth aspirations in a measured and safe way, acting as the second line of defence in assessing and decisioning Real Estate Finance lending transactions in both Development and Investment sub sectors.***  ***Key Responsibilities:***   * Supply guidance on new lending requests from the business, restructuring as necessary, feeding back to the RD’s as appropriate and seeking Credit Committee sign off. * Support the Growth of new business in a measured way, maintaining a high level of credit risk and acceptable level of provision * Support Senior Management with changes to Risk Structures and Governance, recommending changes to facilitate joined up working practices. * Provide opinion and input for new products, acquisitions and new ventures ensuring all are carried out in a compliant way and at satisfactory levels * Assisting the Head of Risk/Head of REF Risk in adhoc projects as directed * Support the delivery of accurate Management Information in line with Exco expectations by keeping records up to date. * Keep abreast of regulatory changes impacting on the business ensuring that STB is well placed to make these changes, considering any impact on a short/medium and long term basis. * Ensure that procedures are followed to attain a clean internal and external audit review at satisfactory or above. * Support the development and then embedding of a Risk Pricing Model across the Business and Commercial businesses * Live a “one team” approach across Real Estate Finance |
| **Specification** | ***Knowledge/Experience***   * A minimum 5 year depth of Real Estate expereince in a Risk Environment. * Strong proven technical awareness of all Real Estate products * Detailed knowledge of the UK Real Estate market.   ***Qualifications***   * Educated to degree level or able to demonstrate suitable level of experience   ***Competencies***   * Strong risk awareness * Customer focused * Ability to draft clear and accurate written communications * An inquisitive and probing approach to risk with an ability to make sound commercial decisions. * Confident interacting with staff at all levels of the business up to senior management level and providing appropriate level of constructive challenge to information provided for assessment * Ability to prioritise tasks and to deliver to deadlines * Flexible approach to working to meet increased demands |
| **Date for next annual review of role profile: July 2017** | |

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Signed in agreement of the role description Date

and confirmation of acceptance of the

responsibilities.

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Signed by line manger Date