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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.pngSenior Credit Risk Analyst** |
| **Job Title**: Senior Credit Risk Analyst**Business**: STB Group**Grade Level**: 5**Reporting** **To**: Senior Credit Risk Manager**Location**: Solihull or Manchester |
| Secure Trust Bank PLC is a longstanding established UK bank, having been incorporated in 1954. Its core business is to provide banking services including a range of lending solutions and savings products. The bank operates from its head office in Solihull with 6 other locations within the UK.The focus for the role is Motor Finance, working across the V12 Motor and Moneyway brands, providing Hire Purchase and Personal Contract Purchase products to both Dealers and Brokers within the UK to both Prime and Near Prime customers.  |
| **Job Description** | ***Job Purpose***To produce the management information for the Bank’s Consumer Motor portfolio, ensuring the MI is timely, accurate and fit for purpose. To monitor and challenge the Credit Risk assumptions within the New business Pricing model to ensure profitability forecasts are accurate.To undertake Credit Risk projects covering Scoring, Strategy and Affordability.To support the technical and commercial development of junior members of the team and represent the Credit Risk team on wider business initiatives and projects.To provide challenge to the acquisition strategies and business assumptions across the Motor products to further optimize our lending strategies and drive greater efficiencies and business benefit.To provide technical expertise to the team and wider business from a data and analysis perspective.***Key Responsibilities***Delivering on defined Motor projects across the Scoring, Strategy and Affordability workstreams and supporting the timely delivery of the monthly Motor reporting. Supporting the technical development of analysts in SAS.Responsible for reviewing the assumptions and data provided to the Finance team to ensure they are accurate and in line with expectations.***Key Interfaces**** Heads of Credit Risk, Credit Risk Managers and analysts.
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| **Specification** | ***Knowledge/Experience***Previous experience in consumer credit risk preferred.An ability to communicate findings and recommendations to all areas of the business to both technical and non-technical audiences.Previous experience in delivering projects.Strong numerical and technical ability.***Qualifications***Strong SAS experience required.Maths/Statistics related degree. ***Competencies**** Communication & Confidence
* Planning & Reviewing
* Problem solving & Judgement
* Influencing Others
* Working Proactively
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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