

# Credit Risk Analytics Manager

Reporting into the Head of Credit Risk, the Credit Risk Analytics Manager will support the Society's lending objectives and management of inherent credit risks through the provision of insightful analytics, measurement and monitoring of the Society's Credit Risk exposures.



**West Brom**  
Building Society

# Making a You-Shaped Career

## Credit Risk Analytics Manager

### Key Responsibilities

- Lead the Credit Risk Analytics Team by providing credit risk subject matter expertise and advice, including guidance on SAS programming as needed.
- Produce monthly and quarterly reports for the Board, Risk Committee, other governance committees and external parties (notably PRA/FCA) in relation to the Society's Credit Risk exposures.
- To support the Society's objectives, analyse mortgage data from both the Society and external sources in order to create meaningful analysis that can be used to support decision making in relation to lending activities.
- Carry out complex ad-hoc credit risk data analysis and report writing as required.
- Contribute to the development of the Society approach towards the management and analysis of Credit Risk.
- Deputise for the Head of Credit Risk in senior meetings (for example, Product Consideration Group or Executive Risk Committee.)
- Lead the development of Credit Risk models supporting operational decisions, such as new lending affordability models.
- Lead on working with the Product Team in setting and monitoring of Product Stress Rates (per MCOB / FPC guidelines).
- Present and gain approval for analysis in Credit and Risk committees.
- Act as a senior member of Credit Risk team to support the development of Credit Risk strategy, liaising with key areas of the business as required (e.g. Treasury, Product.)

### Key skills and experience

- Significant knowledge of the Credit Risk lifecycle, ideally relating to mortgages.
- Highly numerate with a degree in a quantitative subject, and a proven track record in analysis of complex data.
- Experience of data mining or statistical software – (i.e. SAS, or equivalent).
- Excellent knowledge of Microsoft Excel.
- Strong written and verbal communication skills with an ability to tailor messaging to suit audience.
- Highly organised and able to meet tight deadlines, prioritising where required.

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### Values and Leadership Competencies

We take pride in our Values and Leadership Competencies, as they detail the way we should lead and behave towards both customers and colleagues alike. They are central to our behaviours to ensure that the customer is at the heart of everything that we do:

#### Our Values

- Be Passionate – make a difference
- Care – do the right thing
- Be Real – authentic & transparent
- Do it Today – be resourceful & work efficiently
- Own It – take responsibility
- Better Together – Collaborate

#### Leadership Competencies

At the West Brom we support our people to be the best leaders that they can be. By communicating expectations clearly, we can identify development needs, address these and in doing so improve individual, team, and business performance, thereby supporting our Purpose. This will lead to us all achieving our potential and delivering for our customers.

#### Leading Self

Personal Impact, Accountability, Self, Initiative, Resilience, Integrity, and Development Needs.

#### Leading People

Motivates Others, Manages Relationships, Is Agile, Makes Decisions, Communicates Effectively, Coaches Others, Delegates & Influences.

#### Leading Business

Managing Risk, Thinking Strategically and Creatively, Using Analysis to Drive Insights, Maintaining Customer Focus and Advocating Change.