

Job Description	
<b>Job Title</b>	Risk Analyst
<b>Department</b>	GRC
<b>Reports to</b>	Senior Prudential & Operational Risk Manager
<b>Location</b>	Hybrid
<b>SMF Responsibilities</b>	None
<b>Direct Reports</b>	None

Job Purpose
<p>You will be a key member of the Governance, Risk and Compliance (GRC) team with a key focus of the 2<sup>nd</sup> line prudential risk areas of the risk management framework which are Credit Risk and Treasury and Funding Risk. This is a hands on role for someone with a thorough understanding of all areas of prudential risk, performing to a high standard in line with the GRC Charter. You will support creation and delivery of the annual Risk Plan as part of the Society Integrated Assurance Plan with a focus on prudential and credit matters. Through this plan and day to day collaboration with stakeholders offer advice and guidance on risk matters with a subject matter expert focus on prudential areas ultimately to protect the Society from undue risk using your coaching, negotiation and problem solving skills. GRC is a close knit team where collaborating, sharing experience and knowledge is crucial.</p>

Principal Duties
<p><b>Policy, Process &amp; Procedures</b></p> <ul style="list-style-type: none"> <li>- Working with the SP&amp;ORM deliver Board level reports for the 2nd line oversight of the Risk Plan with a specialism of Prudential and Credit areas which includes: <ul style="list-style-type: none"> <li>o Lending &amp; Prudential Policies</li> <li>o Credit Risk Management Framework</li> <li>o ICAAP</li> <li>o ILAAP</li> <li>o Recovery Plan and Resolution Pack.</li> <li>o Product initiative and lending changes</li> </ul> </li> <li>- Oversight and challenge of the Risk Appetite, including <ul style="list-style-type: none"> <li>o Liaise on all limits in 1st line ownership to ensure in line with Sourcebook, postures are set and present annually alongside the Risk Management Framework: <ul style="list-style-type: none"> <li>▪ review of limits at least annually or at the point of a change</li> <li>▪ set capacity, limits and postures</li> <li>▪ review at least monthly the performance against limits with escalation as required.</li> </ul> </li> </ul> </li> <li>- Undertake or coordinate 2nd line lending asset quality reviews</li> <li>- Monitoring and Delivering against the Risk team's Annual Plan this will be part of the Integrated Assurance structure</li> <li>- Support the wider risk team in delivery of the Risk plan as and when required</li> </ul> <p><b>Committee Membership/Attendance</b></p> <ul style="list-style-type: none"> <li>- Attendance at Credit Committee, when required</li> <li>- Attendance at ALCO, when required</li> <li>- Attendance at Product Pricing and Governance Committee, when required</li> </ul>

- Provide written and verbal challenge and advice including production of 2<sup>nd</sup> line papers delivering challenge and insight incorporating Credit Risk MI including stress testing, review of provisioning and committee pack content for the Board, RC, ALCO and Credit Committee,

**Management Support - Customer Service & Community Standards**

- Ensuring all risk issues are logged as GRC Recommendations
- Ensure all Risk Events and horizon risks are understood and monitored for wider impact by their owners
- Support colleagues within the Risk and GRC team to ensure the overall risk and GRC functions are delivered

**People/Other Requirements**

- Collaboration with stakeholders to provide wider support, guidance and advice as part of BAU and or projects on regulation and risks which include member and customer impacts
- Undertaking special investigations for risk as instructed by your manager, the CRO or senior management.
- Deputising for SP&ORM as requested at committees
- Stay committed to developing yourself as the organisation grows, changes and develops, pushing yourself to continuously enhance your knowledge, skills and behavioural capabilities
- any other duties as required by your manager or the CRO.

### Requirements of the Role

1. To undertake all activities under Society procedures, policies, and guidelines.
2. Adhere and comply to the Regulators Rules, Codes of Practice and Policy Statements including the principles of Consumer Duty and Treating Customers Fairly.
3. You must avoid causing foreseeable harm to retail customers.
4. You must enable and support retail customers to pursue their financial objectives.
5. To comply with all conduct rules issued by the FCA and/or the PRA.
6. To act as a Brand Ambassador for the Society and ensure levels of professionalism are maintained at all times.
7. To remain at all times fit and proper to perform the functions and responsibilities outlined in this job description.
8. To act in good faith and always do what is right by and for our members.
9. To maintain customer confidentiality ensuring compliance with the Data Protection Act/ UK GDPR.
10. To pro-actively maintain and promote all aspects of office or branch security and health and safety.
11. To continuously develop self and maintain knowledge.

### General Responsibilities

<b>Society values</b>	Ensure our core values are demonstrated at all times Teamwork, Courage to Challenge, Responsible, Going the Extra Mile.
<b>Conduct</b>	Putting the customer first and making decisions that align with their needs and preferences. Champion the Society's approach to culture, conduct, and brand values. Ensuring corporate and individual behaviours support desired good customer outcomes. Managing individual conduct in line with the conduct rules, fitness and propriety and the Society's Disciplinary Policy.
<b>Risk Culture</b>	Identification, assessment and reporting of risks. Adherence to Society Risk Appetite. Acting as an ambassador for the Society's risk culture and standards, always demonstrating the highest standards of compliance behaviour.
<b>Control Activities</b>	Maintenance of an effective control environment. Identification of key controls and responsibility for their effective operation.
<b>Financial Crime</b>	Awareness and adherence of controls that prevent financial crime, bribery, and corruption.
<b>Legal and Regulatory</b>	Compliance with all applicable laws and regulations
<b>Environmental, Social &amp; Governance (ESG)</b>	Proactively support, advocate, and demonstrate commitment to the Society's ESG strategy, through measured personal contribution to the Society's overall community impact.
<b>Cyber Security</b>	Awareness and adherence of controls and systems of prevention around IT usage and data security.
<b>Security of physical assets</b>	Safeguarding of Society assets.
<b>Third Party Management</b>	Maintain all regulatory requirements for Operational Resilience and Third-party regulations.

### Conduct Responsibilities

1. You must act with integrity.
2. You must act with due skill, care and diligence.
3. You must be open and cooperative with the FCA, the PRA and other regulators.
4. You must pay due regard to the interests of customers and treat them fairly.
5. You must observe proper standards of market conduct.
6. You must act to deliver good outcomes for retail customers.

## Knowledge, Skills & Experience

### Experience

- A minimum of 1 years Treasury and/or Credit experience including understanding and mitigating risks preferably within Financial Services Industry
- Writing or verbal oversight of key prudential documents including credit or treasury policies, ILAAP, ICAAP and Recovery plan would be desirable
- A minimum of one year's experience in presenting, writing and delivering reports and outcomes to senior management would be desirable
- Demonstrable experience of working in a regulatory environment
- Suitable qualification or experience in the field

### Skills

- Prudential Risk management skills and/or credit risk knowledge
- Advanced Microsoft Office skills
- Advanced analytical skills
- Ability to explain complex technical matters in a concise and easily understood format
- Good eye for detail and problem solving skills
- Excellent verbal and written communication skills
- Ability to work under pressure to meet short timescales as required
- Excellent team, stakeholder management and presentation skills
- Confident, articulate self starter