

JOB DESCRIPTION

Title	Credit Risk Analyst
Reports to	Credit Risk Manager
Department	Risk and Compliance
Location	Based at the London Office (hybrid working model)

Main purpose of the role

As part of the Financial Risk Team and within the broader Risk & Compliance team, the Credit Risk Analyst will help to ensure GIB (UK) has robust credit risk governance, policies, procedures and processes in place across the Treasury & Banking division (balance sheet) and the asset management division (which has investment capabilities in Fixed Income and Equities). This will include (but is not limited to) measurement, monitoring and reporting of credit risk.

Key duties and responsibilities

- Perform detailed and insightful credit analysis and form an opinion on the creditworthiness of Treasury counterparties and obligors, typically financial institutions or sovereigns.
- Active participation in rating committees, presenting, and discussing credit recommendations and offering opinion and insight.
- Participate actively in internal discussions on sector-wide credit issues (e.g. geopolitical risks) impacting the balance sheet.
- Closely follow market developments surrounding GIB UK Treasury exposures and counterparties
- Provide active support to the other senior members of the team in data collection, ensuring credit limit accuracy, monthly reporting against risk appetite statement, among other operational tasks. Take an active role in increasing the automation of operational tasks.
- Day to day credit risk monitoring responsibilities including, but not limited to, periodic credit risk report production and investigation of out of tolerance metrics using internal or third party tools.
- Interact with Portfolio Managers, Traders and Analysts to understand credit risk appetite, refine analyses and communicate important findings.
- Work with the wider Risk team to develop and present the Risk framework, policies and procedures and answering clients or prospective clients' requests.

Culture responsibilities

- Strive to act in line with the target culture including values, behaviours and D&I
- Contribute to sustainability initiatives
- Read and understand relevant risk appetite policies and processes
- Speak up, raise breaches and issues
- Maintain awareness of market best practice and regulatory updates

Experience, skills and knowledge

Professional qualifications required (if applicable)

Degree in a numerical discipline (e.g. Economics, Finance, Mathematics / Statistics) preferred.

Experience, skills and knowledge required

5 to 7 years' credit risk analysis experience, within banking, asset management, insurance or a rating agency.

Skills

Knowledge or understanding of IFRS9, PD, LGD, EAD, RWA and impairments.
Experience with credit risk system and analytics.
Highly numerate, good understanding of mathematical / statistical and financial concepts.
Knowledge of Regulatory framework such as Basel Regulation preferred.
Demonstrated ability to effectively and constructively challenge the first line of defence.

Personal Qualities

Outstanding relationship management and communication skills - both written and spoken.
Ability to work in a dynamic business and on a number of projects simultaneously.
Ability to think and assess critically.
Strong analytical skills.
Time management, organisation skills and multi-tasking.
Possess high degree of initiative, and an open inquisitive mind.
Ability to work equally well within a team and in isolation.
Uphold high standards of work quality and integrity.
Intellectually curious, commitment to continuous learning.
Strong interest into Sustainability/ESG.

THIS SECTION MUST BE COMPLETED

Certified Person:	N/A or MRT/ Significant Harm Function
Level of Authorisation held (ie payment authoriser)	Yes Up to £x or N/A
Bank Signatory?	Yes or N/A
Level of Responsibility	Line Manager or N/A

(ie Department Manager)	
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Name of Employee:	
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Signature of employee:	
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Date approved:	
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Name of Manager:	
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Signature of Manager:	
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Date approved:	
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