# **United Kingdom Jobs Expertini®**

## **Senior Credit Risk Analyst**

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Company: Harnham

Location: United Kingdom

Category: business-and-financial-operations

SENIOR CREDIT RISK ANALYST (FTC)UP TO £60,000EAST MIDLANDS This role will focus on evaluating and looking after the mortgage portfolio within the company's credit risk function. In order to maximise lending productivity and maximise profitability, they are looking for an individual to help drive the credit risk function. THE COMPANYPlaying a pivotal role in the financial sector, this company focuses on providing a range of products. They engage in credit assessments for individual and corporate borrowers. They not only monitor existing credit performance, but also develop credit risk models. Play a big part in a small and dynamic team. THE ROLEYou can expect to be involved in the following day to day: Assess creditworthiness for both individual and corporate borrowers through in-depth analysis of financial statements, credit reports, and relevant dataMonitor existing borrowers' credit performance, promptly identifying warning signs and proposing necessary actionsDevelop and maintain credit risk models, evaluating default probability, loss given default, and exposure at defaultEnsure compliance with financial regulations and industry standards, actively contributing to enhance credit policiesPresent risk reports to senior management, emphasizing key risk indicators and proposing effective strategies for risk mitigationSKILLS AND EXPERIENCEUnderstanding of analytical techniquesBackground in consumer lendingKnowledge of IFRS 9 regulations and impairment modelling would be desirable Proficiency in SAS/SQL and or Python Excellent communication skills and ability to handle sensitive information and dataSALARY AND BENEFITSDiscretionary bonusPension contributions25 days of holiday plus bank holidays and buy schemePrivate medicalAnd moreHOW TO APPLYPlease register your interest by sending your CV to Valentina Lopez

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