

Role profile

Role title	Credit Control
Reporting to	Lara Isaacs
Team	Risk Operations
Division	Central Services, Specialist Bank
Key relationships	Risk Analysis & Reporting, Credit Modelling, Credit Decisioning, GLO, Business,
Regulatory status	Certified person (CP): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If CP, please confirm:	Please tick as many as applicable: <input type="checkbox"/>
(i) The type of certified function(s) performed	Material Risk Taker (MRT) <input type="checkbox"/>
	Client-dealing function <input type="checkbox"/>
For guidance see <i>Role descriptions – help with defining Certified Persons</i>	Requires FCA qualification <input type="checkbox"/>
	Supervisor/manager of a CP <input type="checkbox"/>
Qualifications	
(ii) Mandatory professional qualifications and exams (required for the role)	(ii) Mandatory professional qualifications and exams required under the FCA/PRA SMCR rules or prescribed by Investec (please state N/A if no qualifications/exams are required for this role): N/A
Team description	<p>To be an integrated partner in the banks credit risk process whose objective is to ensure that the credit decisioning making process operates effectively and efficiently. Integration of credit control into broader function to support the credit process</p> <p>Ensuring high quality in credit applications</p> <p>Our purpose includes:-</p> <ul style="list-style-type: none"> • Effective data validation • Facilitation of information flow • Gate keeper of credit data • Ensuring that we are aligned to regulations <p>The main responsibility of the team is the independent validation of the CREST PD and LGD model inputs and working with the credit officers to ensure that the appropriate models are used as part of the credit assessment process. The team will also be responsible for working closely with the modelling team as part of the model development and implementation process.</p>

<p>Description of role and key responsibilities</p>	<p>This role will be responsible for</p> <ol style="list-style-type: none"> 1. Data Integrity, managing an independent oversight of Crest Model validation <ul style="list-style-type: none"> ○ Ensuring that all inputs from the desk are collected in a timely basis and in an approved format ○ Ensuring that all financial information is checked against financial statements ○ Checking the accuracy of qualitative inputs (based on feedback from the Credit Decisioning team and the modelling team). If the inputs are a scorecard then the score needs to be compared with the descriptors for that score ○ Highlighting any discrepancies in the inputs to Credit and feeding back to the desk where needed. ○ Ensuring LGD information is valid and applicable to reduce reliance on backstop ○ Record where inputs have and have not been approved for each credit deal 2. Executing the operational process around the running Credit models for monthly credit impairment calculations for IFRS9: <ul style="list-style-type: none"> ○ Ensuring the Universe of assets is correct ○ Ensuring ratings, staging and ECL are calculated for all assets where data is available ○ Following up on data gaps with IT and Desk ○ Validating outputs for sense before reporting to Credit 3. Ensuring there is an Audit trail for inputs and outputs of credit model <ul style="list-style-type: none"> ○ Ensuring all data inputs used for ECL calculation are stored down each month in appropriate way ○ Ensuring outputs used for ECL calculation are stored down in an appropriate way each month. 4. Gatekeeper of the use of the PD and LGD rating and slotting models: <ul style="list-style-type: none"> ○ Ensuring latest version and correct model type are submitted by the desk. 5. Creating and sending reports to Business, Credit and Management for review and sign off as per the TOM of the model process. <ul style="list-style-type: none"> ○ Reports to facilitate Credit Review and sign off of ECL numbers by business and by asset ○ Reports to ensure Risk management have a clear idea of the overrides to model numbers and the impact before they sign off ○ Ad Hoc reporting of rating and IFRS9 data as needed for the Credit function based on the fact that rating will be incorporated into Credit Risk appetite and also Quarterly portfolio reviews. ○ Ad hoc analysis and reporting on overrides, backstops and model input data. ○ Participation in models forum as key contributors 6. Collaboration with key stakeholders regarding technology enhancements: <ul style="list-style-type: none"> ○ RatingsHub ○ Develop system enhancements needed for BU, Credit Admin& Credit Decisioning ○ Ownership of UAT for new functionality ○ Identification of system bugs and tracking to resolve ○ Ownership of training and supporting documentation
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	<ul style="list-style-type: none"> ○ Involved in credit application enhancement and integration with ratings and model data, end to end process <p>7. Participation in credit to ensure model output aligned to credit decision making</p> <ul style="list-style-type: none"> ○ Provide additional support to the credit officers ○ Driver of change with regards to modelling and embedding with credit decision making ○ Influence AIRB practices, i.e. improve use test of credit models in credit process. ○ Provide appropriate challenge of model inputs and outputs.
Core skills and knowledge	<p>Technical Knowledge:</p> <ul style="list-style-type: none"> • Knowledge of Company Balance Sheets and financial ratios • Excel <p>Skills:</p> <ul style="list-style-type: none"> • Act with integrity at all times and embrace the philosophy of treating our customers fairly (compulsory) • Analytical mind set • Attention to detail • Organised and thorough • Communication • Numerate • Able to handle difficult situations when there is a conflict of opinion • Work to a process and highlight where a process is not being followed • Fast to pick up an appreciation of what impacts and concerns the Credit team and hence can be relied upon to know when to act under their own initiative and when to escalate
Any other attributes that would be helpful, but not essential for the role.	<ul style="list-style-type: none"> • Understanding of IT systems and processes

This role description accurately reflects the key responsibilities and associated skills, knowledge and attributes required for to perform this role at this time. It is the responsibility of the employee and manager, to update this profile, (and store against the employee's record), as responsibilities, required skills and knowledge changes.