Senior Credit Risk Analyst (Modelling)



You're part of it

Our Purpose

Our purpose is to support the ambitions of the people and businesses of the UK by delivering specialist financial services.



Your Purpose

Contribute to the work of CRCU by taking responsibility for the development, analysis, validation, implementation and monitoring of Credit Risk Scorecards, PD, LGD, Slotting and Stress Testing models.



Your Purpose & Performance Profile

Our Strategy

Our strategy is driven by our purpose and helps us achieve our vision to become the UK's leading, technology-enabled specialist bank and an organisation of which our employees are proud. We focus on five strategic priorities to help us deliver our strategy. These are supported by three strategic pillars and eight values that underpin our culture and the way we do business.

Our strategy is to focus on specialist customers, delivering long-term sustainable growth and shareholder returns through a low risk and robust model.

Our Strategic Priorities

Growth

Growing our lending in specialist segments of the market where customers are underserved by the large, high street banks.



Diversification



Continually developing our range of savings and specialist lending products in both existing and new markets, organically and through acquisition.

Capital management

Management of capital is a critical lever as we invest to grow our business and people.



Digitalisation



Implementing sophisticated, digitally enabled, cloud-based platforms which enable us to deliver outstanding customer service, become more efficient, support decision making and address new markets.

Sustainability

Reducing the impact our operations have on the environment and ensuring we have a positive effect on our stakeholders and communities



Strategic pillars

A customer-focused culture

Expert knowledge and experience, supported by proprietary insight, data and analytics to deliver deep understanding and good outcomes for all our customers.

A dedicated team

An experienced, skilled and engaged workforce, and a unique culture underpinned by eight values.

Strong financial foundations

Prudentially strong, with a low-risk approach to lending, reducing volatility of earnings and enhancing sustainability of dividends.

Who you'll be working with

Reporting to the Credit Risk Manager (Modelling).

You will work closely with the wider modelling team, Model Validation, Credit Risk policy and decisioning teams, business line experts and Finance teams to support delivery and integration of the credit risk models and their outputs within the Credit Risk Strategy, operational use and calculation of Capital and Provision.

You will be actively engaged with external auditors.

You will be required to provide updates, as required, to the Model Review Group and Model Risk Committee on the development and performance of the models.

The skills you'll bring

High numeracy and analytic skills.

Proven experience in statistical modelling and analytics across the account life cycle.

Good working knowledge of CRA and internal data.

Ability to work independently and, at the same time, support the wider project team as needed.

Ability to construct a persuasive business case, justifying recommendations by reference to facts, experience and wider implications

Good project and people management skills.

Excellent verbal and written communication skills with the ability to present information clearly at all levels.

What you'll do day to day

Responsible for the development, validation, implementation and monitoring of Credit Risk scorecards and models in line with regulations and Model Governance standards.

Planning ahead of activities, tracking progress, anticipating obstacles and communicating progress to stakeholders.
Ensure analysis is accurate and decisions are fully justified.
Producing in-depth documentation to the required standard to obtain the relevant sign-off.

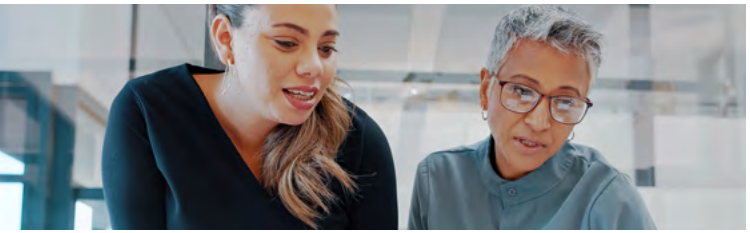
Implementing the models, including components and inputs (e.g. economic scenarios) into the live environment in a manner that is consistent with the development objectives, ensuring 100% accuracy and timeliness of the calculation of the outputs.

Ensuring the regular monitoring and validation of the stability, integrity and effectiveness of the models, highlighting adverse changes and proposing remedial action plans.

Ensuring data integrity, documentation, validation, stability and controls are in place for all data elements used within the modelling and live production.

Ensuring timely and accurate delivery of IFRS9 and Stress Testing outputs in support of half-year and year end financial reporting.

Maintaining and adhering to up to date procedures.
Providing support and coaching for junior analysts.
Providing support as needed by the Modelling Manager



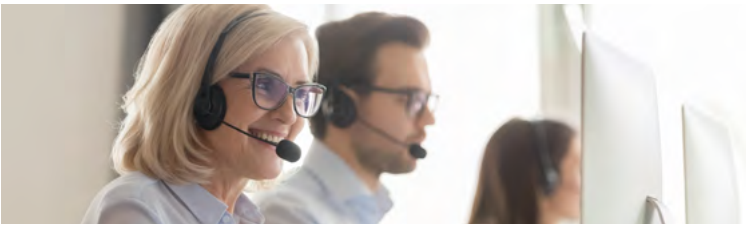


What does success look like for you?

THINK CUSTOMER

You will ensure the fair treatment of customers and good customer outcomes are at the heart of everything we do, both personally and as a Group.

You will build and maintain relationships with key business stakeholders to create an open and collaborative environment, where issues are proactively identified and swiftly remediated.

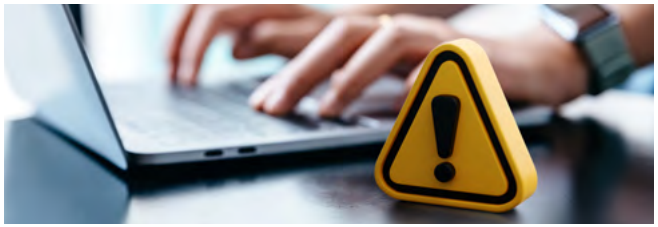


THINK RISK

You will support the management of models within the guidelines defined by the model risk policy.

You will proactively identify areas of risk and propose mitigating controls.

You will ensure appropriate policies, procedures and processes are accurately defined and documented to ensure correct execution and management of models.



THINK PEOPLE

You commit to be a positive team player, promoting an inclusive inspiring and impactful environment.

You will demonstrate support and understanding of equality, diversity and inclusion within Paragon.

You will ensure 100% completion rates in respect of mandatory e-learning activities.

You will ensure Purpose and Performance Profiles are in place for yourself and any team members, and roles, responsibilities and objectives are clearly understood for future performance assessment and management.

You will actively seek and take action on feedback to be fully engaged in the team.



THINK COMMERCIAL

You will actively seek to identify and deliver efficiencies within the Credit Risk team's sphere of responsibilities, and consider the wider financial implications when delivering models and monitoring activities.

You will identify opportunities for business growth through harnessing the unique insight given by models and analytics.



THINK SUSTAINABILITY

You will continue to build awareness across the team of the environmental and social issues to help strengthen the Group's ESG ambitions.

You will consider the opportunity to undertake one day's voluntary activity annually and support the wider team in doing the same.



You'll make a real impact by:

Taking personal accountability for maintaining our culture and exemplifying our values in everything that you do.

Supporting the development of a "best in class" Credit Risk modelling function that actively seeks opportunities to continuously improve.

Being an advocate for credit risk, ensuring stakeholders across Paragon develop and maintain a good understanding of the credit risks and model outputs to their business areas and deliver good customer outcomes.

Personal objectives

If you have personal objectives that are additional to those in your Purpose and Performance Profile above, please capture them here:

If your role is included within the senior management / certificate regime you will be required to:

- Pass and maintain the requirements of the relevant Regulator's 'fit and proper test' as required by the Senior Managers Regime/ Certification Regime.
- Adhere to the Senior Manager Rules as part of the Senior Managers Regime as detailed below if SMR ROLE.
- Adhere to the Individual Conduct Rules as part of the Senior Managers Regime/ Certification Regime as detailed below.
- Be responsible for taking ownership and maintaining of your own Continuous Professional Development (CPD) Log as part of the Senior Managers Regime/ Certification Regime.

Senior manager function rules

1. You must take reasonable steps to ensure that the business or the firm for which you are responsible is controlled effectively.
2. You must take reasonable steps to ensure that the business or the firm for which you are responsible complies with the relevant requirements and standards of the regulatory system.
3. You must take reasonable steps to ensure that the delegation of your responsibilities is to an appropriate person and that you oversee the discharge of the delegated responsibility effectively.
4. You must disclose appropriately any information of which the FCA or PRA would reasonably expect notice.

Your development

We really want you to succeed within your role and your career. Nobody knows you better than you, and you are encouraged to take the lead on how you are doing and how you progress.

Please use this page to reflect on your personal learning and development; whatever that may look like for you.

What am I currently doing to support my learning and development?

What are my strengths and how can I make better use of them?

What would I like to learn next?

What are my career aspirations?

What resources / people can help me with my development goals?

Our values

Our culture is built upon a commitment to do the right things for customers, our colleagues, our wider stakeholders, and the world around us. Eight values underpin our culture and the way we do our business.

Doing the right things means making clear and ethical decisions, understanding the implications of our actions, being accountable for them and making a commitment to speak up and put things right where we see something that is wrong.



Fairness

To work together to ensure good outcomes for all our customers



Professionalism

To maintain the highest standards and deliver our products and services with care and accuracy



Integrity

To be honest and open in everything we do



Humour

To ensure we have fun while achieving success!



Commitment

To drive the business forward with determination and to do so with effort and enthusiasm



Creativity

To identify and create new business opportunities and apply creative and effective solutions to problems



Teamwork

To work in harmony and collectively towards the delivery of our overall objective



Respect

To treat people as individuals and listen to their views

Our code of conduct

Our Code of Conduct is designed to help you navigate through the vast array of decisions that you will need to make to deliver effectively on our purpose. You can view a copy of our Code of Conduct **here.** As a regulated firm we are also subject to the below conduct rules:

1. **You must act with integrity**
2. **You must act with due skill, care and diligence**
3. **You must be open and co-operative with the FCA, 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**

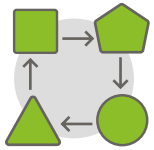
Our Leadership Commitment

We all deserve to have a great manager. Our managers commit to delivering inclusive, inspiring, and impactful leadership. For us, this looks like:



Empathy

Having and applying emotional intelligence to understand and engage with others more effectively. Using both self-awareness and the understanding of others to react positively to different situations.



Adaptability

Having the skills and willingness to adapt at pace to changing circumstances and environments. Being comfortable with ambiguity, maintaining personal resilience and learning from experience.



Creative Thinking

Having the skill to incorporate creative and innovative practices into tasks, activities and interactions, bringing new perspectives into the workplace.



Coaching

How we support others to explore and unlock their potential using coaching tools and techniques and building a trusting coaching relationship.



Teamwork

The coming together of a diverse group of people to deliver a common objective. Working well together, but open to new ideas and challenge. Creating a safe, inclusive environment to experiment, make mistakes and improve.



Think! Customer

How we build and maintain trusted relationships with internal and external customers based on a deep understanding of customers' needs. It's about communicating clearly and working in partnership.



Decision Making

How we make effective decisions on a day-to-day basis, taking ownership of decisions and demonstrating sound judgement.

If you are a manager of people you will help your people to be their best by:

Sharing our purpose	Checking in	Reward and Recognition	Career and learning	Performance enhancement
• agreeing objectives • reviewing them regularly • enabling continual improvement	• managing as a coach • providing and seeking feedback • agreeing and setting outputs • supporting employee well being	• providing in the moment appreciation (Mo) • celebrating achievements • rewarding fairly	• managing as a coach • enabling an employee led approach • agreeing development plans • supporting aspirations	• providing timely and honest feedback • plan for success by agreeing a clear plan of action with goals and required support identified and reviewed regularly

Frequent and meaningful conversations

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