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| JOB DESCRIPTION / ROLE PROFILE |
| **Job Title:** | SECTOR HEAD OF CREDIT RISK- SPECIALIST MORTGAGES  |
| **Line manager’s job:** | CHIEF CREDIT OFFICER |
| **Department:** | RISK & COMPLIANCE |
| **Team:** | CREDIT RISK |
| **Roles managed:** | N/A |
| **Core hours:** | Monday to Friday 9am-5.30p.m., unless varied by your manager to meet business needs |
| **Based:** | Head Office |
| **Business travel:** | As required – Not significant |

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| **JOB PURPOSE** |
| Sector Head of Credit Risk for the Specialist Mortgages Sector, taking primary responsibility within the 2nd Line Credit Team for own business sector. Typical facilities range between £1m - £15m. The role holder will be expected to be able to analyse new and existing propositions across all real estate investment sectors, make suitable recommendations to senior management and/or Credit Committee and operate confidently within a personal lending mandate. As a key member of the 2nd Line Underwriting Team, the role holder may also be required to support the other Credit Sector Heads in underwriting and approval of exposures in their own business lines. This is potentially a designated ‘material risk taker’ position depending on delegated credit authorities granted over time.The role holder will also be involved in the review and monitoring of credit risk at portfolio level, the review and analysis of credit risk data and assisting in the ongoing review and development of credit risk management frameworks, including credit policies. The role holder will have primary responsibility for delivery of their own sector Portfolio Review and any deep dive investigations falling within their own sector as and when required; and will support the CCO in Lending Decision Assurance activity.The role holder is a direct report of the Chief Credit Officer. |

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| **ABOUT YOU** |
| You must have:* Significant and recent lending experience (preferably 10+ years) in credit risk analytical, underwriting and sanctioning roles with an emphasis on specialist (non-retail) mortgage finance.
* Diverse knowledge of the financial, business, economic and property markets with strong awareness of the regulatory framework.
* Experience of credit risk management at a portfolio level, including analysis and development of credit risk management information and the design and development of credit risk policies and frameworks.
* Strong analytical skills with a good working knowledge of risk grading systems and processes.
* A team player willing to go beyond the norm to deliver exemplary standards.

Preferred:* Educated to degree standard with relevant related professional qualification (e.g. ACIB or similar).
* Experience of underwriting in the real estate development finance and/or asset finance sectors
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| **KEY RESULT AREAS or ACCOUNTABILITIES** |
| * Act as a sounding board to lending units in respect of transactions in process
* Operate a personal delegated lending authority in accordance with the Bank’s Credit Risk Management Framework and Credit Risk Policies
* Preparation and presentation of credit risk assessment reports and recommendations to Transactional Credit Committee
* Support the development of an appropriate risk culture within the business including providing support and training in credit risk analysis and management to lending teams and 1st Line underwriters
* Contribute to the ongoing development and review of credit risk policies to maintain a coherent framework for the management and oversight of credit risk
* Assist the Chief Credit Officer in the review, monitoring and reporting of credit risk profiles at a case and portfolio level including primary responsibility for the preparation and presentation of succinct portfolio level risk reports relating to own sector
* Assist the Chief Credit Officer in providing early visibility of emerging risks and the maintenance of a problem debt management framework
* Develop strong, positive and open working relationships with the Bank’s lending businesses
* Implementation of Compliance approved financial crime controls and management of financial crime risks relevant to the department
* As required, act as Secretary of Transactional Credit Committee and/or Credit Committee including preparation of agendas, meetings, distribution of credit papers and minutes.
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| **RISK MANAGEMENT RESPONSIBILITIES** |
| * To deliver good customer outcomes and demonstrate behaviours that will positively impact customers.
* Proactively champion fair customer outcomes for all customers.
* To understand the Bank’s Risk Management Framework, and comply with the frameworks, policies and operating procedures which support it as they apply to your role and the work you carry out. Identify and escalate risks in an appropriate and timely manner.
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| **Lines of defence** |
| **1st line:** functions that manage their own risk. **2nd line:** Risk & Compliance. **3rd line:** Internal Audit |

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| **COMMUNICATIONS AND WORKING RELATIONSHIPS** |
| Primary Internal Contacts:* Chief Credit Officer
* Embedded 1st Line credit functions
* Lending Unit Managing Directors and their lending teams
* Chief Risk Officer
* Risk & Compliance Senior Management Team (Director of Compliance, Head of Operational Risk Management, Head of Credit Risk Analytics)

Primary External Contacts:* Internal and external audit
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| **COMPETENCIES/SOFT SKILLS** |
| * Attention to detail and accuracy
* Problem solving
* Proven analytical ability
* Evidence of good insight and ability to summarise succinctly
* Planning and organising skills
* Proven influencing and communication skills
* Evidence of balanced and independent judgement
* Willing to influence change to enhance standards
* Team player committed to working across the business to achieve team goals.

**Qualifications/Experience**Significant and recent lending experience in credit risk analytical, underwriting and sanctioning roles with an emphasis on specialist (non-retail) mortgage finance.Diverse knowledge of the financial, business, economic and property markets with strong awareness of the regulatory framework.Strong analytical skills with a good working knowledge of risk grading systems and processes.Experience of credit risk management at a portfolio level preferred, including analysis and development of credit risk management information and the design and development of credit risk policies and frameworks.Preferably educated to degree standard with relevant related professional qualification (e.g. ACIB or similar).A team player willing to go beyond the norm to deliver exemplary standards.**Our Values and Behaviour**All members of the HTB team are expected to demonstrate values and behaviour that underpin everything that we believe in**Customers matter*** We listen to our customers
* We value customer relationships over transactions
* We strive to deliver what customers want, when they want it, how they want it
* We prioritise customer outcomes over corporate expediency

**We deliver*** We approach everything we do with discipline and set high standards
* We do more with less and embrace change
* We are fanatical about financial rigour and risk discipline
* We execute consistently with speed and accuracy
* We constantly strive to improve

**Integrity without compromise*** We always aim to do the right thing - we don’t duck hard choices
* When we make a mistake we own up and fix it
* We are open and honest in all our communication
* We treat innovation and fresh thinking as an opportunity not a threat

**People Power*** We are a meritocracy
* We empower people and make them accountable
* We encourage our people to learn and grow
* We challenge each other honestly & constructively
* We work as a team
* We know diversity makes us stronger
* We celebrate success
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**Confirmed by**

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| *Job description confirmed by Head of department:* | *Signed:* | *Print name:* | *Date:* |
| *Job Holder (print name):* | *Signed:* | *Print name:* | *Date:* |

HTB’s [Fair Processing Notice](https://www.htb.co.uk/policies/index.html) can be accessed here