

Role Title:	Credit Risk and Pricing Analyst
Reporting to:	Head of Credit and Underwriting
Direct Reports:	N/A
Salary:	£40,000
Contract:	Permanent, Full Time
Hours:	35 hours per week, Monday – Friday, 7 hours per day (1-hour unpaid lunch)
FTE:	1.0 FTE
Place of Work:	Silsden / Hybrid with a minimum of 2 days in the office (as agreed with manager)
Benefits:	25 days holiday, plus bank holidays, Company Pension

Ecology's Purpose

In a world that doesn't add up, daring to be different is our calling, lending our power so everyone's story gets a chance to thrive.

Role Purpose

As our Credit Risk and Pricing Analyst, you'll play a key role in ensuring our lending remains sustainable and aligned with our credit risk appetite. You'll also help shape our pricing strategy, ensuring our products remain competitive and work effectively for our members.

This is a fantastic opportunity to make a real impact in a values-driven organisation, using data to drive smarter decisions while learning and growing in a collaborative team.

Main Duties & Areas of Responsibility

Examples of duties include, but are not exclusive to;

Credit Risk & Portfolio Analysis

- **Maintaining Credit Risk Appetite:**
You will monitor and analyse our lending portfolio, ensuring that all credit activities align with our risk appetite. This involves regular review of key performance metrics and risk indicators to ensure we stay within defined thresholds.
- **Credit Risk Reporting & Insight:**
You'll generate comprehensive reports detailing product-level credit risk exposures. These reports will not only highlight current risk positions but also provide actionable insights to help stakeholders make informed decisions.

- **Data Trend Analysis:**

Leveraging portfolio-level data, you will identify emerging trends and patterns. Your analysis will support forecasting efforts and help pinpoint areas of potential improvement or concern, contributing directly to strategic planning.

- **Supporting Initiatives & Policy Proposals:**

Working closely with your colleagues, you'll support new credit-related initiatives by providing data-driven insights and recommendations. Your analysis will help shape internal policies and enhance our understanding of credit risk dynamics across different products.

Pricing & Market Analysis

- **Competitor Pricing Analysis:**

You will be responsible for gathering and dissecting competitor pricing data. This includes tracking market trends, identifying pricing adjustments, and benchmarking our rates against those of our competitors to ensure our offerings remain attractive.

- **Optimising Pricing Structures:**

Using your analytical skills, you will help identify opportunities to refine our pricing models. Your insights will support initiatives to balance competitiveness with sustainability, ensuring our asset and liability pricing is both efficient and forward-thinking.

- **Dashboard & Report Creation:**

You'll design and maintain dynamic dashboards and reports that provide a clear picture of pricing performance and product opportunities. These tools will be used by various teams to make quick, informed decisions aligned with market shifts and yield curve movements.

Skills and Experience

Essential:

- Strong Excel skills, with the ability to manipulate and interpret data.
- Data modelling skills, with an eagerness to develop further.
- Some exposure to coding in SQL and Python.
- A curious mindset—someone who enjoys problem-solving and spotting patterns.
- A collaborative approach—comfortable working with colleagues across different teams.
- Exceptional Communication skills, both verbal and written
- High level of attention to detail and accuracy to drive a 'right first time, every time' approach
- Exceptional organisational skills
- Ability to use initiative to find solutions to problems.

Desirable:

- Previous experience of working in Financial Services
- Knowledge of Financial Services Products

Other

- You have a legal duty to take reasonable care of your own health and safety and that of others and you are expected to be familiar with, and adhere to Ecology’s Health and Safety Policy
- Ensure your work, communication and approach conforms to the values and behaviours of the Society.
- Keep up to date, and comply with Ecology’s rules, Policies and Procedures as detailed in the staff handbook.
- Undertake any reasonable duties requested by management.
- This role has a six-month probation period.

Acceptance

Print Name: _____

Signature: _____

Date: _____

Behaviour		Our Collective Commitments			Examples of Bringing My Best Self to Work		
Deliver Together	<p>We've always believed that, together we can achieve more. Working with our stakeholders and Members to create incredible impact.</p> <p>That's why Deliver Together is the heartbeat of everything we do. By combining our unique strengths, perspectives, and talents, we know there is no challenge too great, no goal too ambitious. Together, we're unstoppable.</p> <p>Deliver Together means learning from one another, recognising that every person brings something valuable to the table. We know the best solutions emerge when we combine our insights, learn from our differences, and respect each other's expertise.</p> <p>When we Deliver Together, we tackle challenges as a united front, sharing our successes, learning from our setbacks, and always supporting each other to be better. Creating something that's greater than the sum of our parts.</p> <p>Let's Deliver Together. Because together, we can achieve the extraordinary.</p>				<ul style="list-style-type: none"> I collaborate with others, considering the bigger picture and doing the right thing for Ecology and our Members I deliver on our collective commitments, providing amazing service to our Members, and to my fellow colleagues I am purposeful in my actions, respecting people's time and using it wisely I choose the right communication tools and methods to align with the goals, complexity, and urgency of the activity I evaluate the strengths of the team, ensuring that the right individuals are involved I welcome diverse perspectives and encourage inclusivity 		
	Lead With Care	<p>At Ecology we care deeply about our planet, the people we work with and the Members we serve.</p> <p>Lead With Care means being honest and supportive - the cornerstones of strong relationships and lasting success. It's about being authentic, patient, compassionate and understanding. It's appreciating that everyone's journey is unique and taking time to encourage, uplift and help each other.</p> <p>We recognise the power of words and the responsibility we carry when we communicate, offering feedback that is constructive and kind – and always keeping the well-being of others in mind. We share our thoughts clearly and respectfully, without fear of judgment.</p> <p>To Lead With Care is to embrace openness with courage, even when it's difficult, knowing that honesty drives meaningful change that makes a difference.</p> <p>Let's Lead With Care. In every action, every word, and every step we take.</p>				<ul style="list-style-type: none"> I am kind to myself, asking for help when needed I build trust through consistency and reliability I help when needed, stepping in with a willingness to support I share truth with care, offering feedback that is constructive and kind, and delivering it in a way that helps others grow, without judgment or blame I am mindful of how my actions, decisions, and communication affect people and our planet I actively listen and seek to understand the needs of others, being present in the moment I celebrate successes, offering thanks and praise for a job well done 	
Values							
Fairness: Treating everyone individually and with respect		Openness: Listening to each other's views and opinions		Responsibility: Doing what we say we'll do. Making pragmatic decisions, staying true to our values		Co-operation: Working together, receptive to the knowledge and opinions of others	
Activism: Empowering colleagues to be advocates for change							

Behaviour		Our Collective Commitments			Examples of Bringing My Best Self to Work	
Own Your Impact	At Ecology, we make an incredible impact on our environment and the communities around us. And we all play a part in making this happen.	<p>Own Your Impact is a promise to ourselves to take full ownership of our actions, our commitments, and the outcomes we create. It means delivering on our promises and taking accountability for the results we achieve.</p> <p>To Own Your Impact is to make considered decisions, even when the path isn't easy. It's about achieving a high standard of excellence and recognising that our individual actions contribute to the collective success of our team. We do what we say we will – and we do it to the best of our ability.</p> <p>Own Your Impact means being proactive by anticipating challenges, taking the initiative to find solutions, and owning the process from start to finish. We lead by example, knowing that true accountability means creating positive impact that drives the right results.</p> <p>Let's Own Our Impact. Let's be accountable for our actions and for our future.</p>	<ul style="list-style-type: none"> • I take ownership of my performance and development, achieving my objectives and building the skills I need for future success • I own the process from start to finish, taking responsibility for every step • I have clarity over my role and know what's expected of me • I do what I say I will, managing stakeholder expectations with clear communication and deadlines • I consider risks carefully, seeking feedback to guide my path and being mindful of possible outcomes. • I embrace feedback and use it to improve, seeking opportunities to learn from others • I am self-aware, reflecting on my own actions and impact, and I believe in my own abilities 			
	<p>Dare To Be Different</p> <p>Ecology started from a brave decision to do something that others wouldn't. Pioneer the possible.</p> <p>Dare To Be Different means stepping into the unknown with confidence, challenging the status quo, taking considered risks that may lead to incredible impact. It's about having the courage to voice new ideas, even when they seem bold or unconventional.</p> <p>To Dare To Be Different means making tough decisions, when others won't, and being brave enough to change course if it's the right thing to do. We are strong enough to own our mistakes, being resilient in the face of setbacks. We embrace failure, seeing it is a stepping stone to success, sharing what we learn to help each other.</p> <p>We lead with confidence to inspire others to greatness.</p> <p>Let's Dare To Be Different. Let's inspire the world around us.</p>					<ul style="list-style-type: none"> • I speak up and challenge respectfully, with a focus on finding solutions • I'm positive and inspiring, strong in the face of adversity and resilient when facing setbacks • I don't let fear or disappointment derail my efforts • I'm brave enough to step out of my comfort zone, challenging the status quo to achieve the right results • I lead with humility, accepting my mistakes, listening to others, and being brave enough to change course when it's the right thing to do • I champion sustainability, pushing for positive change so we can create a better world
Values						
Fairness: Treating everyone individually and with respect	Openness: Listening to each other's views and opinions	Responsibility: Doing what we say we'll do. Making pragmatic decisions, staying true to our values	Co-operation: Working together, receptive to the knowledge and opinions of others	Activism: Empowering colleagues to be advocates for change		