

Role Title:	Credit Risk Manager
Reporting to:	Chief Risk Officer
Direct Reports:	N/A
Salary:	Up to £50,000 per annum (depending on experience)
Contract:	Permanent, Full Time
Hours:	35 hours per week, Monday – Friday, 7 hours per day, between the hours of 8am and 6pm (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) /Home Working
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

To support the effective development and maintenance of the Society's Credit Policies (Residential & BTL Lending Policy, Commercial Lending Policy, and Collections & Recoveries Policy), leading the development and reporting of the Society's credit risk appetite, delivery of robust credit risk reporting, and overseeing compliance with the Society's Credit Policies, ensuring that credit risks are identified, assessed, controlled, monitored and reported in line with the Society's risk appetite, regulatory expectations, and strategic objectives.

### Main Duties & Areas of Responsibility

Examples of duties include, but are not exclusive to;

#### Credit Policy Ownership

- Develop, maintain and embed the Retail & BTL and Commercial Lending Policies for all mortgage products
- Develop, maintain and embed the Retail & BTL and Commercial Lending Collections and Recoveries Policy
- Ensure policy supports the delivery of the Society's approved annual lending plan, reflects the Society's risk appetite, regulatory requirements, and market conditions
- Work cross-functionally to enable effective policy implementation and awareness
- Work with product, distribution, and lending teams to gain support for policy changes and

new lending initiatives that enable the Society's growth objectives, whilst maintaining responsible lending practices

- Perform market scanning for competitor benchmarking to ensure our Lending Policies and Criteria remain appropriate and the Society does not become an unintended outlier

### Affordability Model

- Own, maintain and embed the Society's affordability models, including stress testing.
- Optimise the Society's approach to affordability decisioning, including income verification, whilst ensuring the Society lends responsibly and complies to regulatory requirements

### Credit Risk Appetite

- Support the design, calibration, and monitoring of the Society's Credit Risk Appetite, with clear qualitative and quantitative limits and tolerances
- Align appetite with business strategy and capital adequacy
- Escalate breaches or emerging risks in line with governance arrangements.

### New Lending and Portfolio Oversight & Analysis

- Use internal and external data to develop a deep understanding of the Society's Retail and Commercial portfolio, producing high-quality credit risk analytics that deliver meaningful insight and support strategic decision making
- Monitor and report new lending and portfolio- level limits (e.g., LTV, LTI, borrower and property concentration, and product mix etc)
- Monitor and report Arrears, forbearance, and defaults
- Produce forward looking analysis and insight to support management and Board/ Board Risk Committee decision making

### Lending Assurance and Policy Compliance

- Track corrective actions and policy updates arising from assurance outcomes
- Develop and maintain robust and compliant credit risk controls aligned with regulatory expectations, that promote a continuous improvement cycle.
- Foster a culture of open communication and continuous learning by encouraging exchanging ideas and best practices to drive ongoing improvement and adaptability.

### Regulatory & Governance

- Provide credit risk, including stress testing input to support the delivery of the ICAAP, ILAAP and Operational Resilience exercises
- Attend and contribute to relevant committees as a second line credit risk representative updating key stakeholders ensuring the Credit Policies, Credit risk models support good outcomes for Members
- Contribute to regulatory returns and audit queries on credit related matters

## Skills and Experience

**Essential:**

- Extensive knowledge and experience in mortgage credit risk management activity
- Strong analytical skills with a proven ability to translate raw information into insightful MI, actionable strategies and initiatives
- 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
- Proficiency in IT, including good knowledge of Microsoft, including Word and Excel
- Ability to use initiative to find solutions to problems.

**Desirable:**

- Degree in Finance, Risk, or Economics

### 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
- As part of your role, you are responsible for upholding the principles of Consumer Duty by ensuring that the needs, preferences, and interests of members are at the forefront of decision-making, delivering fair outcomes, and acting in a way that promotes member trust and confidence

### 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 <b>Deliver Together</b> 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 <b>Deliver Together</b>, 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><b>Let’s Deliver Together. Because together, we can achieve the extraordinary.</b></p>			<ul style="list-style-type: none"><li>• I collaborate with others, considering the bigger picture and doing the right thing for Ecology and our Members</li><li>• I deliver on our collective commitments, providing amazing service to our Members, and to my fellow colleagues</li><li>• I am purposeful in my actions, respecting people’s time and using it wisely</li><li>• I choose the right communication tools and methods to align with the goals, complexity, and urgency of the activity</li><li>• I evaluate the strengths of the team, ensuring that the right individuals are involved</li><li>• I welcome diverse perspectives and encourage inclusivity</li></ul>	
	Lead With Care	<p>At Ecology we care deeply about our planet, the people we work with and the Members we serve. <b>Lead With Care</b> 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 <b>Lead With Care</b> is to embrace openness with courage, even when it’s difficult, knowing that honesty drives meaningful change that makes a difference.</p> <p><b>Let’s Lead With Care. In every action, every word, and every step we take.</b></p>			
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	
<b>Own Your Impact</b>	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.			<ul style="list-style-type: none"><li>I take ownership of my performance and development, achieving my objectives and building the skills I need for future success</li><li>I own the process from start to finish, taking responsibility for every step</li><li>I have clarity over my role and know what’s expected of me</li><li>I do what I say I will, managing stakeholder expectations with clear communication and deadlines</li><li>I consider risks carefully, seeking feedback to guide my path and being mindful of possible outcomes.</li><li>I embrace feedback and use it to improve, seeking opportunities to learn from others</li><li>I am self-aware, reflecting on my own actions and impact, and I believe in my own abilities</li></ul>	
	<b>Own Your Impact</b> 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.				
	To <b>Own Your Impact</b> 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.				
	<b>Own Your Impact</b> 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.				
	<b>Let’s Own Our Impact. Let’s be accountable for our actions and for our future.</b>				
<b>Dare To Be Different</b>	Ecology started from a brave decision to do something that others wouldn’t. Pioneer the possible.			<ul style="list-style-type: none"><li>I speak up and challenge respectfully, with a focus on finding solutions</li><li>I’m positive and inspiring, strong in the face of adversity and resilient when facing setbacks</li><li>I don’t let fear or disappointment derail my efforts</li><li>I’m brave enough to step out of my comfort zone, challenging the status quo to achieve the right results</li><li>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</li><li>I champion sustainability, pushing for positive change so we can create a better world</li></ul>	
	<b>Dare To Be Different</b> 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.				
	To <b>Dare To Be Different</b> 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.				
	We lead with confidence to inspire others to greatness.				
	<b>Let’s Dare To Be Different. Let’s inspire the world around us.</b>				
Values					
<b>Fairness:</b> Treating everyone individually and with respect		<b>Openness:</b> Listening to each other’s views and opinions		<b>Responsibility:</b> Doing what we say we’ll do. Making pragmatic decisions, staying true to our values	
				<b>Co-operation:</b> Working together, receptive to the knowledge and opinions of others	
				<b>Activism:</b> Empowering colleagues to be advocates for change	