

Role Title	Group Risk Banking Graduate		
Level/Band	5	Business Unit	Group Risk
CF/PCF Status	N/A	Career Family	Business Specialism
Reports to	Group Risk Manager	Career Profile	Risk Graduate

What is the purpose of this Role?

Our Graduate Talent Programme aims to develop skilled Risk Analysts. Risk is an emerging and ever expanding area across Banking and the wider financial services industry. A Business Specialism role in Risk means that you will develop a unique skillset by working alongside subject matter business experts across multiple job rotations. This will allow you to develop highly sought after specialist business knowledge and technical skills in a best in class Risk function.

Group Risk is a dynamic environment, which gives prospect candidates a great exposure to day to day operation of one of the key functions within the organisation. In addition, it allows candidates to experience and influence outputs of day to day business and project deliverables, arising out of regulatory requirements, change initiatives to support our growing business, process improvement, and many others. The Group Risk function comprises a number of teams, namely:

- 1) Credit Risk
- 2) Financial Risk
- 3) Non-Financial Risk
- 4) Compliance Risk
- 5) Conduct Risk
- 6) Governance & Strategy
- 7) Treasury Risk Oversight.

Our Group Risk Graduate Program offers graduates the opportunity to develop into a Risk professional within a dynamic Risk environment via one of two Group Risk Graduate Talent streams.

The **Group Risk Banking Graduate stream** is directed towards a specialisation in Banking, Enterprise Risk Management and Credit Management. As such, it involves exposure to some or all of the following: Banking legislation, regulation guidelines and best practice, risk & controls identification and management, business process optimisation and accounting / fund management.

Key activities performed as a part of this role profile include, but are not limited to:

- Risk & Controls identification and management
- Improving efficiency, accuracy and maintainability of information (e.g. using Excel / advanced Excel)
- Management of on-site regulatory engagements, guidelines and best practices
- Preparation of high quality submissions/reports as requested by Regulators, Internal Audit and the Group Senior Management.

The Group Risk Banking Graduate role will be offered on a fixed term contract basis for a period of 24 months.

Over this period, Graduates will be enrolled on a programme involving 3 x 8 month rotations, in order to gain insight and exposure to different teams and roles. Rotations are supported by a 3-tier support network comprising Line Manager, Mentor and fellow Graduates. Additionally, a best in class learning and career development platform is available and educational training/assistance provided.

Which jobs does this Role report to?
Direct line reporting:
<ul style="list-style-type: none"> Group Risk Manager, as assigned by the Head of Function.
Which job(s) and the number of staff reporting to this Role? (Indicate direct, indirect and dotted line reporting)
Direct line reporting: N/A
Fitness & Probity
This role is not a 'controlled function' as defined by the Central Bank Reform Act 2010 Regulations 2011.

1. Accountabilities for your role - what are you expected to do?

The Group Risk Banking Graduate will be expected to perform some of the following tasks:

- Assist with preparation of reporting packs, gathering information across the group for committee reports, gaining unique insight into committee structures and enterprise reporting mechanisms
- Ensure the Group Risk policies and documentation is consistent across Group Risk.
- Assist in the management of on-site regulatory engagements, being exposed to the regulations and guidelines set by the Central Bank of Ireland (CBI), European Banking Authority (EBA) and other related authorities.
- Tracking action points and preparing high quality responses as raised by Regulators, Internal Audit and Executives.
- Assist with maintaining RAID (Risk, Actions, Issues and Dependencies) log for projects / change requests / other ongoing initiatives , gaining valuable project management skills.
- Assist with keeping project and other documentation up to date and of expected standard, in line with the industry best practice.
- Assist management with the preparation of presentations, for various use within the Group.
- Assist with maintenance of risk library, SharePoint site and other shared tool across the Risk function.
- Get involved in systems testing, user acceptance testing and implementation of Group Risk Systems, gaining deeper understanding of risks identification, management and monitoring, in line with the Enterprise Risk Management (ERM) best practice and internal Group requirements.
- Assist with general administrative activities.
- Perform other ad-hoc activities/discrete projects as assigned.

2. Competencies for your Role - how are you expected to behave?

Commercial Growth

We are ambitious with a strong desire to maximise opportunities and grow the business by delivering customer needs profitably and adopting new and innovative ways of working.

High Performance Teams

We work in a collaborative and united manner with our teams and across the business to achieve the best possible outcomes for shareholders, customers and colleagues.

Risk Management

Within the boundaries of the Board-approved Risk Appetite, we are dedicated to following an integrated approach to Risk Management, to ensure that all risks faced by us are appropriately identified and managed.

Operational Excellence

We weigh up facts, consider alternatives and make timely, courageous and principled decisions. We take responsibility and hold ourselves and others accountable for decisions made.

Accountability & Decision Making

We weigh up facts, consider alternatives and make timely, courageous and principled decisions. We take responsibility and hold ourselves and others accountable for decisions made.

Communication & Influencing

We have a strong positive effect on others through our open and straightforward communication and influencing styles. We communicate in a clear, uncomplicated, honest, compelling, well-thought out and structured way.

3. Technical Competences for your Role - what are you expected to know?

1. Expertise

Candidates must be on track to achieve a 2:1 honours Bachelor's Degree (NFQ Level 8 or above), or equivalent, in the following disciplines:

- Business
- Economics
- Finance
- Law
- Econometrics
- Risk Management
- Science
- Statistics
- Other related disciplines

2. Content/Technical Knowledge

Ideally, candidates will have:

- An analytical mind, with great attention for detail and have excellent written and verbal skills.
- Good knowledge of MS Word and exposure to MS Outlook, or other mail application.
- Good knowledge of MS Excel with desire to improve it.
- Be highly organised and demonstrate an ability to work both individually and collaboratively. Good communication and interpersonal skills.

3. Further Expected Knowledge & Skills

- No prior work experience is required.

Applicants must have a minimum of 6 months in their current role prior to applying and have successfully passed probation.

We reserve the right to draw up a shortlist for interview.

Permanent TSB supports Equal Opportunity and is regulated by the Central Bank of Ireland.