

Role Title	Group Risk Data Analytics and Modelling 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 Analyst

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 Data Analytics and Modelling Graduate stream** is directed towards a specialisation in Risk Management in Banking and involves understanding of related legislation, regulation guidelines and best practice, combined with technical implementation of these by way of Data Analytics and/or Modelling in Banking.

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

- Strategic model development, both commercial and regulatory
- In-depth model validation to comply with latest regulation
- System testing, user acceptance testing and implementation of new systems within the bank
- Daily use of SAS, MS SQL and any other relevant coding languages to perform data preparation and analysis
- Data analysis and report generation for the purpose of MI (Management Information).

The Group Risk Data Analytics and Modelling Graduate 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:

- Group Risk Manager, as assigned by the Head of Function

Which jobs(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 Data Analytics and Modelling Graduate** will be expected to perform some of the following tasks:

- Data analysis, preparation and execution of data queries using MS SQL, SAS or other relevant coding languages, to support creation of Management Information (MI) reports, various ad-hoc data analysis, model and/or scorecards outputs.
- Assist with preparation of reporting packs to senior management ensuring PTSB maintains data driven culture and gaining experience of utilising data driven insights to enable strategic decision making.
- Assist with best in class strategic model development both from commercial and regulatory aspect including advanced modeling techniques and machine learning algorithms.
- Assist with in-depth model validation, including detailed review and understanding of regulatory legislation to inform assessment of model compliance, in line with industry best practice.
- Assist with keeping project and other documentation up to date and of expected standard.
- Get involved in systems testing, user acceptance testing and implementation of Group Risk System changes, gaining deep understanding of the same. Assist with preparation of presentations, for various uses within the PTSB Group, using the company templates.
- 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

Work in a collaborative and united manner with own team and across the business to achieve the best possible outcome for shareholders, customers and colleagues.

Operational Excellence

We continuously strive to reduce complexity, waste and cost by improving efficiencies and delivering quality results in a timely manner.

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:

- Mathematics
- Applied Mathematics
- MSISS (Management Science & Information Systems Studies)
- Actuarial & Financial
- Business Studies
- Other related disciplines

2. Content/Technical Knowledge

Ideally, candidates will have:

- Aptitude for coding and abstraction and a genuine interest in data analytics.
- Knowledge of SAS/MS SQL/R or similar coding language preferable.
- Good knowledge of MS Word and exposure to MS Outlook, or other mail application.
- Good Knowledge of MS Excel with desire to improve it.
- Demonstrates a high level of attention to detail and accuracy.
- Being highly organised and demonstrating 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.