

# **TRUSTBK**

## **Credit Risk Modelling Manager**

### **The company**

We set ourselves a very ambitious goal: building a bank completely from scratch, step by step. In order to this, we want to build the best team of there, capable of obtaining our banking license upon the French Regulatory Authority in less than 18 months. We are a very young company, so you'll have the chance to join the project from its inception. You'll work in a company with still no technical debt (it does not happen often) or internal administrative procedures. You'll have carte blanche to define with us what our future bank will look like.

Our organisational structure is simple and efficient: those who make product decisions are the same ones who build them.

### **You**

You like statistical laws and assess your chances to get a job through a normal distribution. Juggling probabilities of default, calculating provisions, handling RWA, it's all you. You know that credit production implies good and bad vintages, and you are here to mitigate this. You are not afraid of regulatory matters, and you actually find some sheer interest in them. You like to make your own mind on regulatory production, reading the texts directly. And when comes the time to apply a new directive, you always try and find a common ground with other stakeholders.

### **Role**

As a credit risk modelling manager, you will be in charge of building the credit risk scoring and monitoring model. You will propose the most adapted technical approach and develop a methodology of statistical modelling. You will work closely with the rest of the team to prepare our banking licence application. You will be involved in the definition of credit risk documentation. You will keep up with all the relevant regulatory update and inform the rest of the team.

### **Expertise**

- You have a solid technical knowledge used in statistics and scoring;
- You know Basel 3 and IFRS 9 regulations by heart;
- You have a strong appetite for statistical modelling tools (SAS, R, Python, SPSS, Unix...);
- You are autonomous and able to find the information you need by yourself;
- You have proficient oral and written skills and can express yourself in a synthetic manner;
- You can explain in simple terms complex banking issues.

### **Bonus**

- You have worked on the development of a scoring tool for small and medium enterprises;
- You have worked in credit risk modelling during at least 3 years.

### **Applying**

Explain us by email why you are the best fit for this job: [jobs@trustbk.com](mailto:jobs@trustbk.com)