

# Talent proposition

September 2024

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# Areas of expertise

## Financial Crime prevention

The most numerous talent pool with qualified employees who are skilled and equipped with needed tools to design and perform AML processes.

## Finance

Highly professional team that ensures robust financial health, strategic planning and regulatory compliance to enhance operational efficiency and secure financial stability.

## Data & Analytics

Acting as trusted advisors, the team leverages advanced data modelling and cutting-age analytics to drive strategic decision-making and proactively manage business performance.

## Technology

Area which gathers talented IT engineers and skilled specialists focused on a digital transformation. Tasks of the team include design, development, integration, supervision, technical testing and documentation of new applications in conformance with the specified requirements of the Bank.

## Risk

Our experts enable effective risk management for the Bank and promote purpose-led intelligent risk-taking culture.



**Within all these areas of expertise there we run research and development (R&D) projects delivering innovative business solutions and tax benefits**

# Zoom at **Financial Crime**

Area specialising in Financial Crime prevention has more than 900 qualified, experienced and recognised on the market employees design and perform robust AML processes.

## **Customer Due Diligence**

With a solid AML knowledge our experts are proficiently prepared to build a complete customer profile by performing Know Your Client and Customer Due Diligence processes, transactions analysis, adverse press monitoring, source of wealth analysis, processing of Publicly Exposed Persons and executing Exit. Through continuous training, maintaining up-to-date industry knowledge, adhering to changing regulatory environment and utilizing latest technology, CDD teams support a strong controls framework to protect our customers and the organisation from money laundering and terrorist financing risks.

## **Transactions Monitoring**

One of the newest areas of expertise within the Financial Crime Hub is Transaction Monitoring Team which is responsible for investigating suspicious activity or customer behaviour that could suggest money laundering or terrorist financing and reporting to the National Crime Agency (NCA) on behalf of the Nominated Officer across all brands in the UK & Ireland. Team's investigations may also be used to support exit from the Bank for the customer where appropriate.

## **CDD Design & Delivery**

Huge AML expertise and good understanding of technology governance enabled us to create outstanding team of experts which is responsible for design of CDD processes and tools in our organisation. Their main aim is to analyse, assess and deliver projects and change initiatives. The unit combines expertise, precision, and innovation to ensure the highest standards of services .



**Analyst**



**Quality Control**



**SME**



**PO/BA**



**2024 ICA Award for**  
Financial Crime Prevention  
Team and Leader



**Fight Fin Crime Forum** – event  
organised since 2020 mobilising  
industry experts from across the  
market to discuss market trends.



2 years of running classes  
on **Łazarski University**



**35 languages spoken**  
out of which the most  
popular are German,  
Russian, Spanish  
French and Italian



# Zoom at Finance

Finance professionals are eager to support businesses and create value in the digital economy. Key areas of expertise:

## **Financial Control**

- Ownership of Financial Reporting and Control requirements to ensure the delivery of comprehensive financial reports and disclosures to external markets and regulators.
- Production of analytical review and identification of key drivers of the profit & loss and balance sheet.
- Constantly reviewing current reporting requirements, implementing improvements and control optimisation where appropriate.

## **Valuation & Product Control**

- Daily trade validation and integrity control, calculation and reporting of profit & loss and balance sheet statements for respective trading desks.
- Profit Attribution analysis – analytical review and revenue drivers' analysis; sensitivity analysis, commentaries.
- Independent price verification.
- Close liaison with the Front Office, Market Risk, IT and operational teams to ensure the prompt and efficient resolution of queries and providing of other ad-hoc business support.
- Data integrity and systems reconciliation.

## **Financial Planning & Analysis**

- Preparation of comprehensive Management Information, budget and forecast reporting for the Board, CFO, Treasurer and Front Office;
- Completion of deep-dive analysis to understand the drivers behind the business performance across a range of metrics relating to: income, costs, balance sheet, leverage exposure, capital (risk-weighted assets);
- Design and creation of automated reporting solutions using business intelligence tools.



Financial Controller



Product Controller



Valuation Controller



FP&A / BI Analyst



# Zoom at **Data & Analytics**

## Data Analytics & Insights

Data teams focus on delivering the data agenda for the organisation, including projects related to bank's General Ledger, data warehouses, Business Intelligence and customer decision systems. The variety of tasks involves ETL processes as well as providing insights. These diverse projects combine analytical skills, technical expertise with business acumen.

## Advanced Analytics & AI

Due to undoubtedly meaningful transformation of data science which is a result of AI development, our colleagues also demonstrate expertise in this area. They build and train machine learning models and integrate AI models into business workflows or software applications. Continuous monitoring of the performance of deployed AI models let us ensure that they remain accurate and refine them if needed.

## Statistical Modelling

The main objective of the Scenario Modelling data science team is to build and run statistical / econometric models in order to project the bank's balance sheet and income stream. The projections can be run against any macroeconomic scenario ranging from Base, Stress and ad-hoc assumptions.



Employees awarded as TOP 100 Women in Data Science



Speakers on Big Data Technology Warsaw Summit, ABSL, Women in Tech Summit



Driving data analysis initiatives for Future Finance Poland



IT Project Management lectures on Kozminski University



Data Analyst



Data Engineer



Data Scientist



Technical Specialist



# Zoom at Risk

Colleagues involved in Risk Management activities support managing capital, market, model, operational or financial crime risks. As the second line of defence, our experts design and maintain risk management frameworks and ensure that risks are identified on time, accurately assessed, closely monitored, mitigated within risk appetite, and adequately reported.

Our specialists provide Risk Oversight with relevant expertise, constructive challenge, approvals and reporting on risk-taking activities, ensuring these are within the constraints of the framework, policies, risk appetite statements and measures.

Our specialists hold respective professional and academic qualifications, including PhD, CFA, FRM, ACCA, CISSP, CQF, MLI, ERP, Lean Six Sigma, Market Risk Accreditation', Operational Risk Accreditation.



## Talent pool: > 50

Split per experience

Professional (2 – 5 years): 5%

Expert (5+ years): 95%

**Availability:** end of Q3 2025 & Q1 2026



**Financial Crime Oversight**



**Market risk**



**Operational risk**



**Funding and Liquidity**



**Quants Risk Modelling & Model Risk Validation**



**Credit Risk - Retail Credit Strategy**



# Our experts **key capabilities**

All our experts share common values and soft skillset:

- Excellent written and spoken **communication** skills
- Interpersonal skills to effectively interact with internal and external **stakeholders** at all levels
- Ability to work as part of a **team**, develop, coach and manage others and meet business objectives
- Experience of delivering **change** in a financial services environment
- Strong analytical and **problem-solving** abilities to identify issues and implement effective solutions.

All our experts possess knowledge and technical skills:

- Familiarity and understanding of the **financial** services industry and its customers
- Knowledge of **banking** products, processes and banking systems
- 81% with Master's **degree** or higher education
- Proficiency in written and spoken **English**
- Advanced experience in Microsoft **Office** applications

Inclusive

**Inclusive**

**Curious**

**Robust**

**Sustainable**

**Ambitious**



# Key talent profiles

## Financial Crime

Financial Crime Analyst

Financial Crime Quality  
Control Analyst

Financial Crime Subject  
Matter Expert

Product Owner/  
Business Analyst

## Finance

Financial Controller

Product Controller

Valuation Controller

FP&A / BI Analyst

## Data & Analytics

Data Analyst

Data Engineer

Data Scientist

Technical Specialist

## Risk

Financial Crime  
Oversight

Market Risk

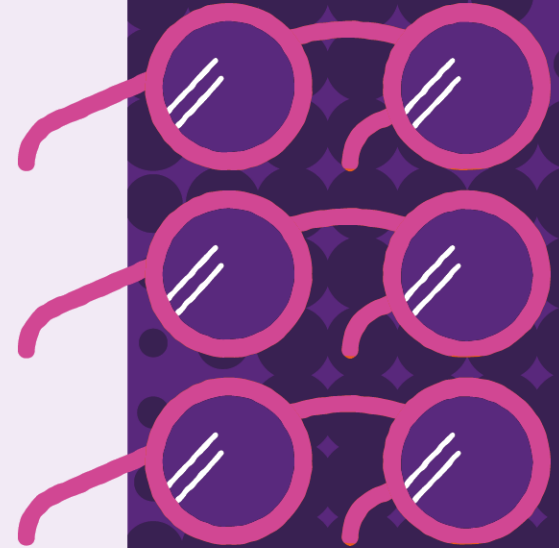
Operational Risk

Funding and Liquidity

Quants Risk Modelling  
& Model Risk Validation

Credit Risk –  
Retail Credit Strategy

# **Zoom at Financial Crime prevencion roles**



# Zoom at: **Financial Crime Analyst**

## Role overview:

Completion of comprehensive Customer Due Diligence, Transaction Monitoring alert reviews and Customer outreach.



### Expertise:

- Know Your Customer
- Customer Due Diligence
- Customer Journey
- Transaction Monitoring and Analysis
- Adverse press monitoring
- Publicly Exposed Persons processing
- Customer Exit processing
- Customer outreach



### Education and certification:

Commonly certified with **ACAMS, ICA Advanced or ICA Diploma**



### Role specific knowledge & skills:

- Ability to adhere to internal policies and regulatory requirements.
- Familiarity with Financial Crime concepts and international regulatory requirements.
- Analytical skills and attention to detail.



### Talent pool: c. 600

Mostly Pro and Experts

### Availability:

phased across 2024 and 2025



# Zoom at: **Financial Crime Analyst**

## Responsibilities/tasks:

- Cooperation with a wide range of internal and frontline teams to build a complete customer profile through Onboarding, Event Driven and Periodic Reviews by performing Know Your Client and Customer Due Diligence processes, transactions analysis, adverse press monitoring, source of wealth analysis, processing of Publicly Exposed Persons and executing Exit.
- Through training, maintaining up-to-date industry knowledge, adhering to changing regulatory environment and utilizing latest technology, Customer Due Diligence and Transaction Monitoring teams support a strong controls framework to protect Bank's customers and the organisation from money laundering and terrorist financing risks.
- Progress Defence Against Money Laundering requests (as a part of the Transaction Monitoring team), which provide a legal defence when Bank intend to move funds that it suspect are the proceeds of crime (exit the customer or to comply with a customer request).
- Respond to queries from customers or stakeholders promptly within agreed timelines.

## Examples of project experience:

Financial Crime Analysts provide comprehensive KYC and CDD reviews throughout customer journey from Onboarding through Event Driven and Periodic Reviews to Exit. Due to changes in the processes or systems, the Analysts are also experienced in projects regarding migration and swift changes.

## Technical skillset:

Knowledge of Anti-Money Laundering and Counter Terrorist Financing concepts.

## Capabilities/Soft Skills:

- Attention to detail.
- Maintaining ongoing relationships with key clients.



# Zoom at: Financial Crime Quality Control Analyst

## Role overview:

Quality check of comprehensive Customer Due Diligence, Transaction Monitoring alert reviews and Quality Assurance finding discussions.



### Expertise:

- Financial Crime Analyst experience
- Internal Policy & procedures adherence assurance
- QA findings challenging
- Compliance with regulatory requirements Assurance
- Customer review Quality Checks and sign-off



### Education and certification:

Commonly certified with **ACAMS, ICA Advanced or ICA Diploma**

### Role specific knowledge & skills:



- Deep knowledge of internal policies and procedures.
- Familiarity with Financial Crime concepts and international regulatory requirements.
- Excellent analytical and problem-solving skills.



### Talent pool: c. 200

Mostly Pro and Experts

### Availability:

phased across 2024 and 2025



# Zoom at: **Financial Crime Quality Control Analyst**

## Responsibilities/tasks:

- Cooperation with a wide range of internal and frontline teams to support building a complete customer profile through Onboarding, Event Driven and Periodic Reviews by performing Know Your Client and Customer Due Diligence processes, transactions analysis, adverse press monitoring, source of wealth analysis, processing of Publicly Exposed Persons and executing Exit.
- Employees in this role also support Financial Crime Analysts with training, coaching, shadowing, business presentations and other ways of passing knowledge over the process.
- Quality Checkers are responsible for making sure that the reviews completed by Financial Crime Analysts are compliant with local procedure and internal policy. This function closely cooperates with both Analysts and SMEs to provide best results, challenge procedures when required and discuss findings when applicable.

## Examples of project experience:

- Quality Checking staff is responsible for identification and escalation of recurring findings to minimize errors, correct procedures and maintain high level of quality.
- Financial Crime Quality Control Analysts are experienced in challenging Quality Assurance findings against internal policy and procedures.
- This role also closely cooperates with Subject Matter Experts in terms of procedure changes, communication of guidance for Analysts, and any significant process updates.

## Technical skillset:

- Deep knowledge of internal policies and procedures.
- Familiarity with Financial Crime concepts and international regulatory requirements.
- Commonly certificated in Anti-Money Laundering (ICA Advanced, Diploma, and/or Correspondent Banking; ACAMS).

## Capabilities/Soft Skills:

- Experience of influencing other and maintaining ongoing relationships with key clients.
- Ability to identify and resolve issues with minimum supervision.



# Zoom at: **Financial Crime Subject Matter Expert**

## Role overview:

Acting as process expert to support of relevant department in queries, data analysis, risk issues raising and problem solving. Specialised in process design ensuring compliance and efficiency of Financial Crime prevention.



### Expertise:

- Financial crime analysis & quality control
- Decision support, MI reporting
- Escalation, risk issue raising
- Liasing with variety of Bank's divisions
- Process & system design and revision
- Product and system ownership
- Product management
- Project involvement and management



### Education and certification:

Commonly certified with **ACAMS, ICA Advanced or ICA Diploma**



### Role specific knowledge & skills:

- Deep understanding of internal policies and regulatory requirements.
- Excellent knowledge of financial crime concepts and international regulatory requirements.
- Strong problem solving skills.
- Outstanding data literacy



### Talent pool: c. 100

Mostly Experts (5+ years of experience)

### Availability:

phased across 2024 and 2025



# Zoom at: **Financial Crime Subject Matter Expert**

## Responsibilities/tasks:

- Cooperation with a wide range of internal and frontline teams to support building a complete customer profile through Onboarding, Event Driven and Periodic Reviews by performing Know Your Client and Customer Due Diligence processes, transactions analysis, adverse press monitoring, source of wealth analysis, processing of Publicly Exposed Persons and executing Exit.
- Due to flexibility of the role, Financial Crime Specialists are versatile and able in all parts of their relevant processes allowing them to create, amend, escalate, and raise risks and changes around internal procedures, AML Policy, queries from CDD Analysts and much more ad-hoc tasks as required by Business and Management Team.
- Employees in this role are also responsible for training, coaching, shadowing, business presentations and other ways of passing knowledge over the process.
- Subject Matter Experts (SMEs) are also responsible for day-to-day assistance as decision support and overall process related queries for Financial Crime Analysts, Business, Compliance and Management Team.

## Examples of project experience:

SMEs support decision making, escalation process, procedure changes, policy interpretation and raising of issues and process change requests.

SMEs are the first point of contact for the purpose of Change driven projects such as system migration, process change, policy amendment etc.

## Technical skillset:

- Deep knowledge of internal policies and procedures.
- Familiarity with Financial Crime concepts and international regulatory requirements.
- Commonly certificated in Anti-Money Laundering (ICA Advanced, Diploma, and/or Correspondent Banking; ACAMS).

## Capabilities/Soft Skills:

- Influencing other and maintaining ongoing relationships with key clients.
- Planning and organisational capabilities.
- Ability to identify and resolve issues without supervision.





# Zoom at: **Product Owner / Business Analyst**

## Role overview:

Product Owners and Business Analysts focus on designing Fin Crime Prevention architecture and processes in alignment with organisation's vision and goals. They work on defining the product's features, scope and functionalities, representing end-user and customer to the development team.



### Expertise:

- Background in Financial Crime Prevention
- Practical knowledge of Agile and Scrum practices in SAFe framework
- Exposure to leading market trends in Fin Crime Prevention, incl. Implementation of Perpetual KYC model, Entity Resolution networks, PEGA Workflow solutions et al.



### Role specific knowledge & skills:

- Stakeholder management
- Backlog refinement and prioritization
- Requirements elicitation and production of design documentation (BRD, user stories et al.)
- Data analysis
- Problem-solving and creative design thinking
- Practical knowledge of Agile, incl. Scrum ceremonies participation and facilitation, use of JIRA and Confluence



### Average years of experience:

80% of staff have 5+ years of experience in Anti Money Laundering and Counter Terrorist Financing

50% of Staff have 5+ years of experience in Change Management

Commonly certified with ICA Advanced or ICA Diploma, APMG AgileBA, SAFe POPM 6.0, Prince2



### Talent pool: c.20

Mostly experts

Availability: Q2-Q3 2024 (ca. 20 employees)



# Zoom at: **Product Owner / Business Analyst**

## • Responsibilities/tasks:

- Cooperation with a wide range of internal and external stakeholders, both business and technical
- Requirements elicitation and documentation of those in formal design artefacts such as BRD and user stories
- Undertaking ad-hoc data interrogation and analysis to support decision-making and design processes
- Backlog refinement and prioritization
- Project progress tracking and reporting
- Supporting test scoping, preparation, execution and acceptance

## Examples of project experience:

Design and ongoing development and maintenance of CDD In-Life Monitoring solution (incl. Customer Exit process),  
Transition of processes between teams and locations with track record of standing-up operational teams and processes from the ground up.

## Technical skillset:

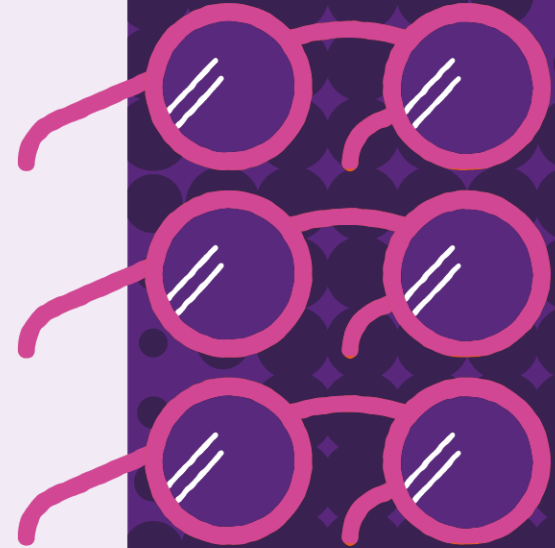
- Knowledge of internal policies and procedures
- Familiarity with Financial Crime concepts and international regulatory requirements
- Application of Agile methodologies and Business Analysis best practices
- Knowledge of technical solutions used to manage Fin Crime architecture (big data, CRM workflows, rule based decisioning engines)

## Capabilities/Soft Skills:

- Influencing and negotiating requirements as well as collaboration with wide variety of stakeholders (business and technical)
- Project management and software development lifecycle supervision
- Great degree of seniority and independence



# Zoom at Finance roles



# Zoom at: **Financial Controller\***

## Role overview:

Undertake end-to-end financial control activity to support statutory, regulatory and managerial financial reporting, and to comply with relevant accounting policies and regulatory requirements.

### Expertise:



- Monthly ledger control activities to support Group financial statements preparation, including data reconciliations, analysis, issue investigations and journal postings.
- Ensuring adequacy and effectiveness of the business controls to comply with relevant accounting policies and regulatory requirements.



### Role specific knowledge & skills:

- Knowledge of international financial reporting standards and accounting principles.
- Proficiency in financial analysis and interpretation of financial statements.
- Experience of investigating and resolving issues with cross-business impact.
- Proficiency in financial management software and enterprise resource planning (ERP) systems.



**Education:** bachelor's or master's degree in Finance, Accounting, Business Administration, or related field.

**Certification:** professional financial and accounting qualification such as **CFA, ACCA, CIMA** etc.



### Talent Pool: c. 100

Split per experience: mostly Professionals (2 -5 years of experience)

### Availability:

phased across 2024 and 2025



# Zoom at: **Financial Controller**

Group Financial Reporting and Control, Finance transaction control

## Responsibilities / tasks:

- Undertake reconciliations, ledger data analyses and various control activities to support core financial control delivery and reporting outputs, including ledger close, balance sheet substantiation.
- Conduct month-end accounting, such as journals preparation.
- Create inputs to statutory, regulatory and managerial reporting.
- Investigate process or system issues, work proactively with all internal and external stakeholders to resolve any issues around the process performed.
- Support in the resolution of all non-standard queries around processes performed, responding to regulators, internal and external audit.
- Support change initiatives, process improvements and simplifications, support system implementations.

## Technical skillset:

- Knowledge of international financial reporting standards and accounting principles.
- Proficiency in financial analysis and interpretation of financial statements.
- Experience of investigating and resolving issues with cross-business impact.
- Proficiency in financial management software and enterprise resource planning (ERP) systems.
- Strong technical skills and computer literacy (advanced user level of MS Excel and MS Access, knowledge of VBA and SQL at minimum beginner level).

## Capabilities / Soft skills:

- Attention to detail and accuracy in financial reporting and analysis.
- Ability to prioritise workloads in a pressured environment.
- Strong analytical and problem-solving abilities to identify issues and implement effective solutions.
- The ability to identify and resolve issues with minimum supervision.



# Zoom at: **Product Controller**

## Role overview:

Undertake complex financial and accounting issues, ensure the accuracy and completeness of the trade bookings, perform reporting and analysis of revenue and balance sheet for specific business or banking product.



### Expertise:

- Oversee the calculations of statements and other financial reporting in line with business requirements.
- Ensure the sign-off of daily and monthly profit and loss by traders, complete daily, weekly, monthly and ad-hoc reporting and analysis, covering mainly revenue but also balance sheet.



**Education:** bachelor's or master's degree in Finance, Accounting, Business Administration, or related field.

**Certification:** professional financial and accounting qualification such as **CFA, ACCA, CIMA** etc.



### Role specific knowledge & skills:

- An understanding of general financial control concepts and requirements.
- Knowledge of international financial reporting standards and accounting principles.
- An understanding of the front to back setup within investment banking, including systems, processes and functions.



**Talent Pool:** c. 50

Split per experience: mostly Professional

**Availability:** in 2025



# Zoom at: **Product Controller**

Group Financial Reporting and Control, Finance transaction control

## Responsibilities / tasks:

- Oversee the calculations of statements and other financial reporting in line with business requirements.
- Ensure the sign-off of daily and monthly profit and loss by traders, complete daily, weekly, monthly and ad-hoc reporting and analysis, covering mainly revenue but also balance sheet.
- Cooperation with Financial Control, Market Risk, Front office (Trading), Middle Office and Operations.
- Investigate process or system issues, work proactively with all internal and external stakeholders to resolve any issues around the process performed.
- Maintain standard controls at an exemplary level, including making sure that reporting is complete on a timely and accurate basis and that issues are flagged and fully explained to Finance management.
- Support in the resolution of all non-standard queries around processes performed, responding to regulators, internal and external audit.
- Ensure the accuracy and completeness of all results and submissions.
- Identify improvements in processes to obtain efficiencies and improve key controls, drive forward the product control and Finance change agenda.
- Build and develop a proactive approach to customer engagement, establishing and sustaining effective service levels and managing delivery to these agreements.

## Technical skillset:

- An understanding of general financial control concepts and requirements.
- Knowledge of international financial reporting standards and accounting principles.
- An understanding of the front to back setup within investment banking, including systems, processes and functions.
- Experience of investigating and resolving issues with cross-business impact.
- Strong technical skills and computer literacy (advanced user level of MS Excel and MS Access, knowledge of VBA and SQL at minimum beginner level).

## Capabilities / Soft skills:

- The ability to break down complex problems into their core components.
- The ability to identify and resolve issues with minimum supervision.
- Attention to detail and the ability to prioritise workloads in a pressured environment.
- Strong analytical and problem-solving abilities to identify issues and implement effective solutions.
- Experience of influencing other and maintaining ongoing relationships with key clients.



# Zoom at: Valuation Control

## Role overview:

Undertake valuation for all financial instruments, Bid-Offer reserving and other financial reporting, propose changes to valuation methodologies, prepare detailed reports summarising valuation control figures ahead of their submission to the PRA on a quarterly basis.



## Expertise:

- Non-linear and linear Rates (cash bonds, repos, swaps, options, inflation and interest rate derivatives), FX products as well as Financing and Treasury;
- Verifying the fair value of financial instruments, calculating Prudent Value (PruVal) and Additional Value Adjustments (AVA) as well as bid-offer reserves, preparation of Fair Value Disclosures;
- Reviewing, enhancing and testing group valuation control systems;
- Preparing governance committee packs for Valuation Control figures. Interactions with internal and external auditors and regulators (PRA, ECB).



## Role specific knowledge & skills:

- Understanding of complex financial instruments and derivatives.
- Good numeracy and problem-solving skills.

## Talent Pool: >40

Split per experience: mostly experts

## Availability:

phased across 2024 and 2025



**Education:** bachelor's or master's degree in Finance, Accounting, Business Administration, or related field.

**Certification:** professional financial and accounting qualification such as **CFA, FRM, ACCA or CIMA** etc.





# Zoom at: Valuation Control

## Group Financial Reporting and Control, Valuation Control

### Responsibilities / tasks:

Front-to-back Valuation Control across all aspects and asset classes, including:

- Balance Sheet Levelling;
- Daily and monthly IPV production spanning New York, London, Amsterdam and Singapore trading portfolios;
- Reserving (bid-offer, day1, model and xVA);
- Ensuring Prudential Valuation accuracy;
- Cooperation with Product Control, Financial Control, Model Risk, Market Risk, Trading, Sales, Middle Office and Collateral Operations;
- Daily P&L review to identify and explain Significant Trading Activities including collateral breaks;
- Approving new products, exceptional trades and system initiatives sign-offs;
- Methodology development for reserving, Prudential Valuation and IPV;
- Ensuring clarity and precision in delivering PRA regulatory requirements and preparing for ECB asset quality review inspection;
- System completeness and integrity verification;

**Examples of project experience:** building supervisory and governance frameworks, automation of daily and monthly IPV production, automation of market data submissions returns/snapshots and model calibration, automation of PruVal scenarios generation, building of reserving methodologies for second order Vega and inflation seasonality, initiating and delivering B-O Reserving updates, preparation for ECB Asset Quality Review, setup consensus service backtesting methodology following PRA request, initiating consensus RPI reform survey and leading industry wide discussions.

### Technical skillset:

- Knowledge of international financial reporting standards and accounting principles.
- Understanding of complex financial instruments and derivatives.
- Good numeracy and problem-solving skills.
- Strong technical/programming skills and computer literacy

- Responding to both internal and external audit queries;
- Ensuring compliance with external disclosure requirements;
- Leading change management initiatives for Valuation Control department, including IT coordination and system improvements;
- Market Risk support (exceptional events);
- Horizon scanning and navigating market/regulatory challenges (e.g. Libor cessation, FRTB, 2030 RPI reform, inflation shocks, COVID crisis);
- Conducting stress testing for reserves and PruVal;
- Model validation: responding to internal model valuation queries and executing model risk management for Valuation Control models;
- Supervisory controls over team activities including building robust control framework;
- Supporting communication with regulators and assisting CFO in decision-making related to valuation of bank transactions.

### Capabilities / Soft skills:

- Excellent analytical and problem-solving skills.
- Ability to identify and resolve issues with minimum supervision and prioritise workloads in a pressured environment.
- Good stakeholder management skills, including building and influencing relationships.



# Zoom at: **FP&A / BI Analyst\***

## Role overview:

Planning of core strategic and financial processes such as the annual budget, monthly forecasting, quarterly external reporting and other external investor requirements. Supporting customers and strategic finance partners to identify and define opportunities for income improvement, cost efficiencies and effective deployment of capital; provide MI to drive executive financial and commercial discussions.



## Expertise:

- Budgeting process, including preparation, review, and finalization of annual budgets, monitoring budget performance against financial KPIs and providing regular updates to management with variance analysis and recommendations.
- Financial forecasting processes - developing models to support business planning and strategic initiatives.
- Commenting on data movements and the future outlook along with revenue & costs forecasts.
- Provide scenario analysis incl. risks and opportunities.



## Role specific knowledge & skills:

- An understanding of general financial control concepts and requirements.
- Knowledge of budgeting, forecasting and modelling.
- Good commercial acumen and understanding business performance drivers



**Education:** bachelor's or master's degree in Finance, Accounting, Business Administration, or related field.

**Certification:** professional financial and accounting qualification such as **CFA, ACCA, CIMA** etc.



**Talent Pool:** >70

Split per experience: mostly Experts

**Availability:** 2025



# Zoom at: **FP&A / BI Analyst**

Business Intelligence / Finance Partnering / FP&A

## Responsibilities / tasks:

- Deliver relevant, consistent, timely and business focused MI, specifically helping create funding, liquidity forecasts and budgets, actively support business partners and senior business partners with the provision of insightful outputs that drive senior and executive financial and commercial discussions.
- Providing commentary to explain data movements and the outlook for the future periods, along with revenue forecasts.
- Comply with the business-wide governance framework, as well as influencing cost management decisions through the provision of commercial and financial expertise.
- Deliver finance initiatives and projects, drawing actionable business insights from financials, developing and matching solutions to meet business needs.
- Developing and maintaining professional, effective relationships with customers, stakeholders and employees at all levels.
- Building a culture of continuous improvement, leading by example and encouraging idea generation.

## Technical skillset:

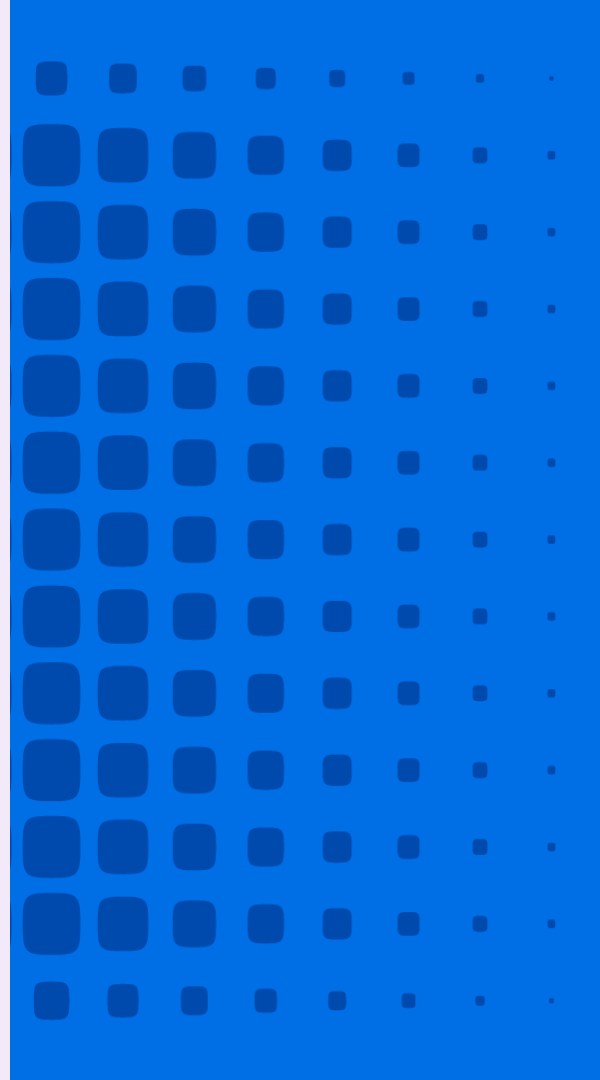
- Knowledge of budgeting, forecasting and financial modelling.
- Good commercial and business acumen.
- The ability to understand multi-banking products.
- Advanced experience in Microsoft Office applications.
- Tableau and Power BI user Experience.

## Capabilities / Soft skills:

- Excellent analytical and problem-solving skills.
- An appetite for detail and delivery orientation.
- Good stakeholder management skills, including building and influencing relationships.
- Planning and organisational capabilities.



# Zoom at Data & Analytics roles



# Zoom at: **Data Analyst**

## Role overview:

Contributing to the analysis of complex data to identify business issues and opportunities. Playing a key role in supporting the delivery of high-quality business solutions.



### Expertise:

- Delivering top-notch analysis to develop and implement innovative processes and solve problems
- Undertaking analysis of data to identify business issues and opportunities
- Translating data and insights for key stakeholders
- Delivering data analysis in a technology or IT function
- Streamlining data using key systems and tools
- Delivering research based on qualitative and quantitative data across a range of subjects data across a range of subjects



### Role specific knowledge & skills:

- Business analysis tools and techniques
- Knowledge of data architecture, key tooling and relevant coding languages
- Financial Services knowledge
- Data analysis tools
- Advanced Analytics
- Foundation knowledge of data engineering, data science and decisioning disciplines
- Core technical skills



### Technical Competencies:

**Programming Languages:** Python, R, SQL

**Data Management:** ETL processes, data cleaning, normalization

**Data Visualization:** Tableau, Power BI

**Database Systems:** Snowflake, Teradata, SQL Server



### Talent pool: ~30

Split per experience : Mostly Experts

**Availability:** phased across 2024 and 2025



# Zoom at: **Data Analyst**

## Responsibilities/tasks:

- Collecting, profiling and mapping appropriate data to use in new or existing solutions as well as for ongoing data activities.
- Identifying and documenting data migration paths and processes, standardising data naming, data definitions and modelling.
- Helping to interpret customer needs and turning them into functional or data requirements and process models.
- Building and maintaining collaborative partnerships with key business stakeholders.
- Providing high quality analytical input to help develop and implement innovative processes and resolve problems across the bank.
- Honing your data analysis expertise and gaining valuable experience in a dynamic area of our business.
- Capturing, validating and documenting business and data requirements, making sure they are in line with key strategic principles.

## Examples of project experience:

A background in delivering research based on qualitative and quantitative data across a broad range of subjects.

## Technical skillset:

- ETL technical design
- Data quality testing
- Cleansing and monitoring
- Data sourcing, exploration and analysis
- Data warehousing and data modelling capabilities
- SQL, Python, Tableau, OBIEE, advanced Excel

## Capabilities/Soft Skills:

- Critical Thinking: Objectively analysing and evaluating complex problems
- Communication: Distilling complex data into clear, accessible language
- Problem-Solving: Agile in identifying and resolving issues
- Collaboration: Working well with diverse teams and stakeholders
- Analytical Thinking: Methodically extracting conclusions and identifying patterns
- Leadership: Guiding and mentoring junior analysts



# Zoom at: **Data Engineer**

## Role overview:

Carrying out data engineering tasks to build, maintain, test and optimise a scalable data architecture, as well as carrying out data extractions, transforming data to make it usable to data analysts and scientists, and loading data into data platforms.



### Expertise:

- Extracting value and features from large scale data
- Development of comprehensive knowledge of the organisations data structures and metrics
- Building streaming data ingestion and transformations solutions



### Technical Competencies:

- **Programming Languages** :Python, PySpark, SQL, NoSQL, SAS 4GL, Scala
- **Programming Software**: StreamSets, AWS & Airflow SDK
- **Data Warehouse**: Snowflake, Teradata, Oracle, SQLServer
- **Data Pipelines Development**: StreamSets, Airflow, SAS DI
- **Orchestration & coding**: Autosys, Airflow



### Role specific knowledge & skills:

- Knowledge of modern code development practices
- Knowledge of data & software engineering fundamentals
- programming languages
- ETL technical design; data quality testing, cleansing and monitoring; data sourcing, exploration and analysis; and data warehousing and data modelling capabilities
- Cloud adoption
- Developing data processing according to big data concept
- Processing of all types data eg. unstructured data
- Building automate tests & production implementation



### Talent pool: ~10

Split per experience: Mostly experts

**Availability:** phased across 2024 and 2025



# Zoom at: **Data Engineer**

## Responsibilities/tasks:

- Developing comprehensive knowledge of the bank's data structures and metrics, advocating change where needed for product development.
- Practicing DevOps adoption in the delivery of data engineering, proactively performing root cause analysis and resolving issues.
- Collaborating closely with core technology and architecture teams in the bank to build data knowledge and data Solutions.
- Developing a clear understanding of data platform cost levers to build cost effective and strategic solutions
- Sourcing new data using the most appropriate tooling and integrating it into the overall solution to deliver for our customers.
- Participating actively in the data engineering community, delivering opportunities to support the bank's strategic direction while building a network across the bank.

## Examples of project experience:

Contributing to the analysis of complex bank, franchise or function data to identify business issues and opportunities. Playing a key role in supporting the delivery of high-quality business solutions.

## Technical skillset:

- ETL technical design,
- Data quality testing, cleansing and monitoring,
- Data sourcing, exploration and analysis,
- Data warehousing and data modelling capabilities,
- SQL, Python, Tableau, OBIEE, AWS Glue, Spark

## Capabilities/Soft Skills:

- Attention to detail.
- Good communication skills with the ability to proactively engage with a wide range of stakeholders.





# Zoom at: **Data Scientist**

## Role overview:

Bringing together statistical, mathematical, machine-learning and software engineering skills to consider multiple solutions, techniques and algorithms to develop and implement ethically sound models end-to-end.



### Expertise:

- Interpreting data with specialized software tools
- Selecting the right statistical tools
- Using data to solve business problems from hypotheses through to resolution
- Synthesising, translating and visualising data and insights for key stakeholders



### Role specific knowledge & skills:

- Financial Services knowledge
- Statistical Modelling and Software
- Statistical tools and techniques
- Statistical data analysis such as linear models, multivariate analysis, stochastic models and sampling methods
- Machine learning techniques
- Big data technologies
- Using database and programming language and software engineering fundamentals
- Cloud applications, environments and options

### Technical Competencies:

- **Programming Languages:** Python, PySpark, SQL
- **Machine Learning & Statistical Modeling:** Scikit-learn, TensorFlow, PyTorch, Supervised and unsupervised learning, Statistical analysis and hypothesis testing
- **Data Management:** Data wrangling and preprocessing, Feature engineering, ETL Processes
- **Data Visualization:** Matplotlib, Seaborn, Plotly
- **Big Data Technologies:** Apache Spark, Hadoop
- **Model Deployment & Management:** AWS services



### Talent pool: ~20

Split per experience: Mostly Experts

**Availability: 2025**



# Zoom at: **Data Scientist**

## Responsibilities/tasks:

- Using data translation skills to work closely with business stakeholders to define detailed business questions, problems or opportunities which can be supported through analytics
- Applying a software engineering and product development lens to business problems, creating, scaling and deploying software driven products and services
- Working in an Agile way within multi-disciplinary data and analytics teams to achieve agreed project and scrum outcomes
- Selecting, building, training and testing machine learning models considering model valuation, model risk, governance and ethics, making sure that models are ready to implement and scale
- Iteratively building and prototyping data analysis pipelines to provide insights that will ultimately lead to production deployment
- actively participating in the data community to identify and deliver opportunities to support the bank's strategic direction through better use of data.

## Examples of project experience:

The design and implementation of data science tools and methods, which harness our data to drive market-leading purpose customer solutions

## Technical skillset:

- Programming language and software engineering fundamentals
- Cloud applications and options
- Exploratory data analysis

## Capabilities/Soft Skills:

- Attention to detail.
- Good communication skills with the ability to proactively engage with a wide range of stakeholders.



# Zoom at: **Technical Specialist**

## Role overview:

Defining appropriate technical solutions for programmes and platforms with expertise to meet business requirements in accordance with business-wide change standards



### Expertise:

- Providing high quality analytical input to support the development and implementation of innovative processes and problem resolution
- Defining appropriate technical solutions for programmes and platforms with expertise to meet business requirements in accordance with business-wide change standards



### Role specific knowledge & skills:

- Specialist knowledge, such as domain or platform
- High quality technical analysis, design and delivery of technology solutions or components, including technical guidance, development, configuration and management services for technologies, platforms and
- Application of technical analysis tools and techniques



### Technical Competencies:

- **Programming Languages:** Python- pandas, numpy, pyspark, SQL, VBA
- **Data Management:** ETL Processes, Data analysys
- **Data Visualization:** Tableau, OBIEE, AWS QuickSight
- **AWS Services:** Glue, Athena
- **Software:** advanced Excel, SAS



**Talent pool:** ~50

Split per experience : Experts only

**Availability:** 2025



# Zoom at: **Technical Specialist**

## Responsibilities/tasks:

- Capturing, validating and documenting technical requirements, making sure they are in line with key strategic principles
- Building, managing and maintaining a positive working relationship with stakeholders and third-party suppliers across multiple franchises and functions
- Utilising our standard processes by understanding the development lifecycles and minimum mandatory requirements
- Managing the application of and compliance with our change framework and standards, including the use of Agile methodology
- Articulating and quantifying technical impacts in a tangible manner, which allows stakeholders to make informed decisions
- Undertaking high quality technical analysis, design and delivery of technology solutions or components, including technical guidance, development, configuration and management services for technologies, platforms and products.

## Examples of project experience:

Developing end-to-end solutions and translate problems and opportunities into high level solutions. Providing high quality analytical input to support the development and implementation of innovative processes and problem resolution.

### Technical skillset:

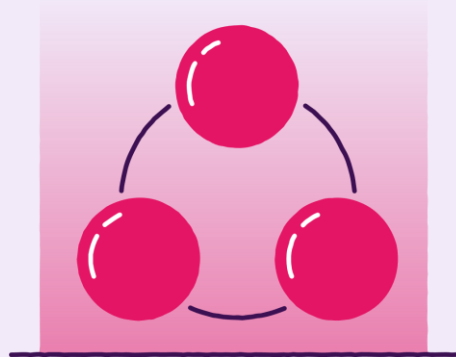
- Analysis and management of relational databases
- Programming skills
- Cloud services and Big data
- Data analysis and management

### Capabilities/Soft Skills:

- Attention to detail.
- Excellent communication and influencing skills.
- Knowledge of our change framework



# Zoom at **Risk roles**



# Zoom at: **Financial Crime Oversight**

## **Role overview:**

Support of Fin Crime Risk (FC) management through advisory, testing and monitoring, and leading financial crime risk assessment process for the Bank as well as escalations and Fin Crime standard updates.



- **Role specific knowledge & expertise:**
- Experience in a FC 2nd Line of Defence (LoD) & 1LoD Functions - commercial & markets business
- **Financial Crime Expert Advisory & Approvals** on high risk customers, transactions and exceptions to Policy
- **Financial Crime Oversight & Challenge** including business development of new products and services with adequate FC controls in place. Providing 2LoD Risk Opinions to Bank ExCo
- **Systems Oversight and Optimisation** –overseeing CDD and Transaction Monitoring systems
- **Enterprise Wide FC Risk Assessments**
- **Testing & Monitoring**
- **Policy Development and Implementation**
- **Transaction Monitoring & Suspicious Activity Report** for investment banking



## **Technical Skills & Certifications:**

CAMS – Certified AML Specialist  
ICA Specialist Certificate in Financial Crime Risk in Global Banking & Markets



## **Capabilities / Soft Skills:**

- Good communication skills to provide proactive and effective challenge, as well as report writing skills.
- Good time management skills to manage competing priorities
- Ability to work collaboratively.
- Good stakeholder and relationship management skills including the ability to influence senior management
- A detail-orientated, organised, proactive, and responsible approach
- Good analytical skills to detect, challenge and report inadequate or ineffective FC controls.
- Ability to lead the business in implementing risk strategies



# Zoom at: **Market Risk**

## Role overview:

Provide reports and analysis allowing for monitoring and thorough understanding of the risks embedded in securities, closely cooperating with stakeholders in risk limits setting, portfolio stress testing and backtesting, processes automation, as well as in risk monitoring projects.



### Role specific knowledge & expertise:

- Comprehensive knowledge of global financial markets, financial instrument, impact of market factors on asset prices and risk.
- Understanding of market risk theories and models, risk measurement and management techniques (e.g., VaR, RWA, sensitivity analysis)
- Market risk regulatory framework and standards knowledge (Basel III, and in particular FRTB).
- Proficiency in market risk management activities, including risk identification, measurement, monitoring (setting limits and ensuring that exposures remain within established limits, investigation and escalation any limit breaches to relevant stakeholders); reporting.



### Technical Skills:

- Proficiency in quantitative methods, including statistical analysis.
- Programming skills (VBA, Python).
- Computer literacy (Excel, SQL).
- Ability to analyse large and diverse datasets.

**Certifications:** FRM / CFA.



### Capabilitiesb / Soft Skills:

- Strong problem solving and analytical skills
- Collaboration skills and stakeholder management.
- Process improvement & challenging status quo.
- Strong verbal and written communication skills.



# Zoom at: Operational Risk

## Role overview:

Delivering an effective and efficient operational risk framework, supporting a variety of functions including Front Office, Finance, Technology, COO – helping to identify operational risks but also provide remediation solutions, while working closely with 1st Line of Defence, Internal and External audit to improve the Banks control environment.



### Role specific knowledge & expertise:

- Experience within 2nd Line of Defence (2LOD) within a Financial Institution or a 1LOD risk and control team.
- Understanding of risk management disciplines in financial services, and operational risk management techniques.
- Understanding of the regulatory environment pertaining to large, complex financial service organisations and an understanding of market conditions and how they could impact operational risks and practices.
- Understanding of operational risks relevant to key business activities undertaken in a financial services organisation.



### Technical Skills:

- Computer literacy
- Tableau

**Certifications:** Operational Risk Accreditation, CISSP, Certificate in Global Business Services – Hackett Group



### Capabilities / Soft Skills

- Proven ability in influencing and stakeholder management at all levels.
- The ability to consistently exercise sound and decisive judgement, strong communication and organisational skills
- Conflict resolution skills and ability to identify alternative solutions.





# Zoom at: **Funding and Liquidity/Treasury**

## **Role overview:**

Development and delivery of risk metrics and reporting activities which capture market and funding, and liquidity risks managed by Treasury. Providing insights & risk opinions for Treasury papers and activities to ALCo and Risk executives. Ensuring revision, oversight and regular liquidity reports, funding concentration, internal liquidity adequacy assessment process and Recovery Plan.



### **Role specific knowledge & expertise:**

- Thorough understanding of a banking institution P&L, balance sheet, liquidity, funding and capital management.
- Understanding of financial products.
- Understanding of funds transfer pricing, ALM and IRRBB frameworks
- Knowledge of banking regulatory requirements in L&F area (Basel, EBA, PRA, KNF).
- In-depth understanding of stress testing end-to-end cycles.
- Deep understanding of financial risk concepts and principles.
- Developing/maintaining policies & procedures framework
- Review/development of regulatory deliverables including calculation tools (ALMM, measures, ILAAP)
- Understanding of risk metrics (e.g., LCR, NSFR, VaR, EVE, NII, RWA etc.).
- Knowledge of risk analytics tools and techniques, such as risk measurement methodologies, counterparty credit exposure modelling, derivatives modelling, balance sheet/capital modelling.



### **Technical Skills:**

- Strong knowledge of mathematics and statistics
- Financial systems proficiency
- Computer literacy (SQL, Excel&VBA, Python, Tableau)



### **Capabilities / Soft Skills:**

- Strong problem solving and analytical skills
- High level of independence
- Experience in presenting complex topics
- Attention to detail and connecting the dots from other areas
- Collaboration skills and stakeholder management
- Proven ability in influencing and stakeholder management at all levels



# Zoom at: Quants Risk Modelling & Model Risk Validation

## Role overview:

Both roles help to maintain the Bank's financial stability by managing model risk and validating the tools that drive decision-making in high-stakes environments. The **Quants Risk Modelling** specialists focus on Counterparty Credit Risk (CCR) modelling, perform simulations, modelling of collateral, and calculations of credit-related quantities such as Exposure at Default (EAD), and testing their output by setting up and analysing tests which modify their behaviour.

**Model Risk Validation** specialists are dedicated to validating complex derivatives pricing models across numerous products and asset classes, periodic model reviews, Additional Valuation Adjustments (AVA) calculations, regulatory model risk analysis and standards assurance, advisory on how model risk can be reduced or mitigated, ensuring that relevant risks are properly escalated. They are responsible for development of coding libraries for validation purposes.



## Knowledge & expertise:

Specific to Quants Risk Modelling:

- Retail credit products, credit strategies and policies
- Credit risk portfolio management (2nd Line of Defence), portfolio performance tracking
- Bank risk appetite frameworks
- Understanding bureau data
- Knowledge of CCR, collateral modelling
- R&D analyses (Reg IM, collateral modelling)
- Statistical investigations (hypothesis testing, mathematics of backtesting)

Specific to Model Risk Validation:

- Initial, periodic and ad-hoc pricing models validations, periodic reviews
- Complex derivatives (SPD, Rates, xVA, Credit, FX, eFX) pricing methods
- Understanding mathematics at PhD level
- Oversight on model assurance activities performed by model development teams for organisation-wide pricing models
- Ensuring models are fit for purpose for their designated use
- Identification and communication of significant model risks



## Technical Skills:

- Proficiency in programming languages such as Python, C++, SAS, latex, R programming for validation libraries building.
- Competence in Git and cloud solutions
- Experience with Machine Learning and AI techniques as applied to financial modelling and risk assessment.
- Strong analytical and numerical skills with the ability to work with large datasets and complex algorithms.

**Certifications:** FRM / CFA / PhD



## Capabilities / Soft Skills:

- Analytical thinking
- Project management skills
- Stakeholder management
- Presentation skills
- Pioneering and high level of independence
- Strong verbal and written communication skills
- Working under time pressure & on unstructured tasks
- Adaptability



# Zoom at: Credit Risk - Retail Credit Strategy

## Role overview:

Providing a second line of defence oversight of Retail Credit products. Delivering regular reviews of credit risk policies and lending criteria, including score cut-offs setting, affordability assessment and income verification approach. Identifying emerging risk trends and threats via regular MI and ad-hoc analyses. Working with credit reference agencies and fintechs - assessing new data sources & bureau blocks to improve credit decisions and promote responsible lending. Coordinating implementation of agreed changes in decisioning systems.



### Knowledge & expertise:

- Comprehensive knowledge of retail products (with a key focus on unsecured), credit risk strategies and policies
- Credit risk portfolio management (2nd Line of Defence), portfolio performance tracking, scorecards
- Affordability assessment, income verification
- Risk management framework, risk appetite
- Default rate modelling, risk-based pricing.



### Technical Skills:

- Proficient programming skills (SAS, SQL, Python)
- Strong analytical and numerical skills with the ability to work with large datasets using quantitative methods (including statistical analysis and machine learning), problem solving
- **Certifications:** FRM / PhD (Physics) / Programming

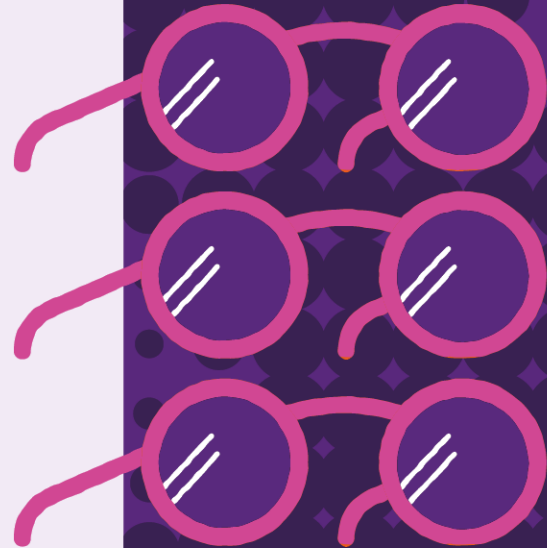


### Capabilities / Soft Skills:

- Managing diverse and extensive stakeholders network (1st Line of Defence, pricing, provisioning/IRB/IFRS9, credit reference agencies, regulators, external benchmarking, modelling, model risk, audit, fraud etc.)
- Line management & coaching
- Project management
- Strong communication and presentation skills – verbal and written



# Zoom at Modelling



# Zoom at: **Modelling**

Across the organisation there are experts divided among various teams who perform tasks related to building, running, validating and back testing various types of models.



**Working with CCR (counterparty credit risk) Models:** Performing simulations, modelling of collateral, and calculations of credit-related quantities such as EAD – and testing their output by setting up and analysing tests which modify their behaviour.



**Assisting other teams involved in modelling:** performing backtesting and statistical investigations

**Building and Running statistical / econometric models** in order to project the bank's balance sheet and income stream.



**Model Development and Validation:** Oversight on model assurance activities performed by model development teams for organisation-wide pricing models. Deliver of high quality reviews (initial validations, periodic and ad-hoc re-validations, periodic reviews). Development of programming libraries for pricing model validation purposes.



# Zoom at: **Modelling**



## Modelling related knowledge & skills:

- Math expertise at PhD level
- General economics / finance / banking industry knowledge
- Complex derivatives pricing (SPD, rates, xVA, credit, FX, eFX) methods
- Understanding machine learning and AI models
- Financial knowledge of CCR, in particular collateral modelling,
- OLS regression / Logit regression
- Panel data regression
- ARDL regression
- Principal Component Analysis (PCA)
- Time series modelling (ARIMA / ARMA)
- Various classification models (e.g., Decision Trees, XG Boost etc.)
- Monte Carlo simulations
- Hypothesis testing and model diagnostic tests running.
- Back-testing



## Technical Competencies:

Python, C++, Latex, R programming for validation libraries building, Git solution, GitLab, Cloud solutions, Understanding machine learning and AI models, R, AWS, PySpark, E-views, Tableau, SQL, SAS EG, VBA, JIRA, PyCharm, Oracle business objects, Visual studio



## Soft skills

- leading or co-leading expert panels
- model risk team engagement
- managing the regulatory side by writing reports and meeting with members of the Prudential Regulation Authority
- project management
- structured trainings delivery
- pioneering and high level of independence
- strong verbal and written communication skills
- presenting the work results to stakeholders
- time management
- working under time pressure
- ability to focus despite changing tasks.
- working on unstructured tasks