**Role Summary**

We are looking for an experienced Model Validation professional to lead and execute the validation of IFRS 9 credit risk models. The ideal candidate will combine deep quantitative expertise with practical experience in Python, credit risk analytics, and regulatory compliance. The role involves validating PD, LGD, and EAD models and ensuring compliance with regulatory and internal standards.

**Key Responsibilities**

* Independently validate PD, LGD, and EAD models under IFRS 9, assessing methodology, assumptions, and performance.
* Review staging frameworks, macroeconomic overlays, and forward-looking information integration in the ECL process.
* Develop challenger models and benchmarking techniques using Python to assess model robustness and accuracy.
* Ensure compliance with regulatory requirements (e.g., IFRS 9, EBA, PRA) and internal risk governance standards.
* Assess data quality and model input suitability; perform sensitivity, back-testing, and stability analysis.
* Collaborate with risk, finance, audit, and model development teams to challenge and refine modelling approaches.
* Prepare detailed validation reports documenting procedures, limitations, and actionable recommendations.

**Required Skills & Qualifications**

* 8+ years of experience in credit risk model development or validation.
* Strong programming skills in Python (mandatory); experience with SAS or R is a plus.
* Demonstrated experience with retail portfolio modelling or validation.
* Proficiency in statistical techniques, time series analysis, and machine learning methods in the context of credit risk.
* Solid understanding of IFRS 9 frameworks, ECL estimation, and staging logic.
* Strong analytical, problem-solving, and communication skills to effectively engage stakeholders.
* Master’s degree or higher in a quantitative field – Statistics, Mathematics, Economics, Engineering, or related discipline.