**Emma Clarke**

**Contact Information:**

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**Professional Summary:**

Highly skilled Risk Assessment Associate with 5 years of experience in the banking sector. Adept at conducting comprehensive risk assessments, analyzing financial data, and developing effective risk mitigation strategies. Known for strong analytical skills, attention to detail, and a commitment to ensuring regulatory compliance.

**Education:**

**University of Manchester (Russell Group)**

* MSc Risk and Compliance Management, Merit
* Graduated: 2017

**University of Edinburgh (Russell Group)**

* BSc Finance and Business, Upper Second Class Honours
* Graduated: 2015

**Professional Experience:**

**HSBC Bank**

**Risk Assessment Associate**  
*Manchester, UK*  
*2018 - Present*

At HSBC, Emma is responsible for conducting risk assessments, developing risk mitigation strategies, and ensuring compliance with regulatory requirements. Her role involves analyzing financial data, preparing detailed risk reports, and collaborating with various departments to enhance the bank’s risk management framework. Emma has successfully implemented several risk management initiatives that have improved the bank’s risk profile.

* **Key Responsibilities:**
  + Conduct comprehensive risk assessments.
  + Develop and implement risk mitigation strategies.
  + Analyze financial data and prepare detailed risk reports.
  + Ensure compliance with regulatory requirements.
  + Collaborate with various departments to enhance the risk management framework.

**Key Achievements:**

* Successfully implemented a risk management initiative that reduced financial risk exposure by 15%.
* Developed a risk assessment model that improved the accuracy of identifying potential risks.

**Lloyds Banking Group**

**Risk Analyst**  
*Manchester, UK*  
*2017 - 2018*

In her role at Lloyds Banking Group, Emma conducted risk assessments on various financial products and services. She analyzed data to identify trends and potential risks, assisted in developing risk management strategies, and ensured compliance with regulatory requirements. Emma also supported senior analysts in preparing risk reports and presentations for management.

* **Key Responsibilities:**
  + Conduct risk assessments on financial products and services.
  + Analyze data to identify trends and potential risks.
  + Assist in developing risk management strategies.
  + Ensure compliance with regulatory requirements.
  + Support senior analysts in preparing risk reports and presentations.

**Key Achievements:**

* Contributed to the development of a risk management strategy that improved risk mitigation efforts.
* Identified key risk indicators that were adopted in the bank’s risk assessment processes.

**Skills:**

* Risk Assessment
* Data Analysis
* Regulatory Compliance
* Risk Mitigation Strategies
* Financial Data Analysis
* Report Writing
* Collaboration

**Certifications:**

* Certified Risk Management Professional (CRMP)
* International Certificate in Risk Management (ICRM)
* Certified Financial Services Auditor (CFSA)