Raiffeisen Bank
Make it happen

Analytics & Scorecard Development Senior Officer – Retail Risk
Analytic Methodology & Reporting Department

Who are we looking for?

You will develop, redevelop and maintain retail credit risk models (scorecards, PD and LGD) and IFRS 9 models. Provide advanced analytical expertise ensuring models remain predictive, compliant and fit for business and regulatory purposes.

What will you do?

- Perform statistical analysis on credit risk data to identify trends, risk drivers, and portfolio behavior.
- Prepare, clean and transform datasets for modelling activities.
- Ensure data quality, accuracy, consistency, and integrity by performing data quality checks, reconciliation, and regular quality controls throughout the data lifecycle.
- Develop applications, behaviors and transactional scorecards in accordance with the regulatory and/or group requirements and agreed timelines.
- Develop PD, LGD and CCF models in accordance with the regulatory and/or group requirements and agreed timelines.
- Contribute to the common model development together with Raiffeisen Bank International methodology team and work on joint improvement of the policies, methodology concept paper, and working tools in Databricks.
- Participates in seminars, workshops, conferences, and meetings related to his/her duties on request or suggested by HR.
- Prepare the model documentation templates based on the results from the development.
- Present the re/developed models to Validation Committee and ensure timely completion of the validation conditions.
- Analyze, investigate, and address validation findings and recommendations in a timely manner in case of any validation conditions during the Validation Committee.
- Regularly interface with colleagues, model stakeholders/users, independent validation and internal or external auditors to discuss findings and potential model improvements.
- Regular communication with the validation owner and methodology team in HO.
- Implementation of approved models into production environments by coordinating testing activities, validating outputs, and ensuring a smooth transition from development to operational use.

- Perform quarterly model monitoring and performance assessments, analyzing key metrics, stability indicators, and predictive accuracy to ensure continued model effectiveness.
- Recommend model enhancements and methodological improvements based on performance monitoring results, emerging portfolio trends, and evolving business or regulatory requirements.
- Collaborate closely with Risk, IT, Data Management, and Product teams to ensure the availability of reliable data, alignment of modelling initiatives with business requirements, and effective implementation of risk solutions.
- Coordinate with RBI methodology to ensure compliance with Group standards, methodologies, policies, and regulatory expectations related to model development and maintenance.
- Support internal audits, by preparing documentation, providing analytical evidence, and ensuring timely resolution of findings and recommendations.



You need to have:

- University degree in Mathematics, Statistics, Economics, Business Informatics, Information Technology or related fields.
- Strong Analytical Skills and proficiency in Data Analytics for interpreting complex datasets and extracting insights.
- Proficiency in Statistics and experience with statistical tools for performing quantitative analyses and model validation.
- Knowledge and experience in Data Modeling for credit risk assessment and other business needs.
- Excellent Communication skills to effectively present findings and collaborate with various stakeholders.
- Attention to detail, problem-solving abilities, and the ability to work in a hybrid work environment.
- Proficiency with data analysis tools and programming languages such as SQL, Python, R, or similar is highly desirable.

Only the candidates selected for the interview shall be informed.