

A woman with long brown hair, wearing a green zip-up shirt and dark trousers, is smiling and looking towards the camera. She is positioned behind a dark brown wooden frame that resembles a window or a booth. To her right, there are red and white checkered curtains hanging from the top of the frame. In the background, a white brick building with a window and an air conditioning unit is visible. The overall scene suggests a community or charity event.

# Head of Regulatory Reporting

April 2026

Charity  
bank

# About Charity Bank

**Charity Bank is the loans and savings bank for people who want to make the world a better place.**

Our vision is for a society that fosters vibrant communities and a healthy planet, giving every individual the opportunity to thrive. Charity Bank is 'of the sector and for the sector', 100% owned by charities and social purpose investors and dedicated to supporting UK charities and social purpose organisations.

We use our savers' money to make much needed loans to enterprising organisations working to create lasting social change in communities across the UK. Since 2002, we have used the money saved with us to provide over £630 million of loan finance to a wide range of organisations across the arts,

community, education, environment, faith, health, housing, regeneration, social care and sports sectors.

Our loans are used for a wide range of purposes, from providing accommodation for vulnerable refugees to action sports centres for young people looking for a safe place to skate to residential and respite care centres for those with profound disabilities.

Our co-workers are inspired by the organisations that we support and highly motivated to better equip these charities and social enterprises to help the disadvantaged, enrich lives and make our communities better places to live.



Charity Bank borrower, Magpas Air Ambulance.



Charity Bank borrower,  
Kent Wildlife Trust.

# Why work for us?

**No matter what your role is at Charity Bank, you will be making an essential contribution to the positive social value creation that is the very reason for Charity Bank's existence.**

For every loan that we make and the impact that this has on the organisations we lend to and the people that they serve, we can all say, "Wow, look what we helped to create!"

If your values align with Charity Bank's, the role matches what you are looking for, and our mission and work excites you - we invite you to apply to join us!

## Equality, Diversity and Inclusion

At Charity Bank, we want our team to reflect the diverse communities, organisations, and people that we work with. We are committed to being an inclusive employer and great place to work and we strongly encourage applicants from diverse backgrounds to apply.

We have implemented policies to support this aim and are proud to offer flexible working practices and a caring culture. If you need any reasonable adjustments for any part of the recruitment process and/or working environment, please let us know, in confidence, so we can discuss these with you.



### Values

**Working in harmony**

**Mutual respect**

**Being the change**

# Role Profile

Job Title:	<b>Head of Regulatory Reporting</b>
Contract:	<b>Permanent, Full Time</b>
Location:	<b>Tonbridge Head Office / Hybrid (possibility for Remote)</b>
Responsible to:	<b>Treasurer</b>
Direct Reports:	<b>1 direct report</b>
Date:	<b>April 2026</b>

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## Overall Purpose of the Role:

As a key member of the Treasury team, the primary purpose of the role is the day-to-day management of regulatory reporting for Charity Bank, encompassing capital and structural returns (COREP, FINREP, PRA/FCA), liquidity returns (LCR, PRA110, ALMM), and IRRBB returns (FSA017, Basis Risk) and other regular and ad hoc regulatory reports.

Reporting into the Treasurer, the role holder will have responsibility for the preparation and submission of Charity Bank's key regulatory returns. This will include interpreting and documenting relevant applicable regulation and translating regulatory rules (CRR, Basel 3.1 etc) into internal processes, in addition to holding responsibility for regulatory data lineage, controls and audit trails.

In addition, the role holder will be responsible for maintaining key Treasury systems and processes. This includes the running and maintenance of the ALMIS system to produce regulatory returns, as well as the production, monitoring and calibration of supporting metrics at Charity Bank. Supplemental responsibilities include owning and maintaining model governance documentation and undertaking audit and regulatory findings remediation.

The role holder will be a member of ALCO and required to present at relevant Board committees (e.g. RiskCo) when required. The role holder will also be required to engage with external stakeholders including regulatory supervisors, auditors and consultants during reviews or remediation work.

This role may involve cross-functional and cross-disciplinary activities (projects). The role holder will need to manage their time effectively and work on a number of separate tasks concurrently, prioritising activity in an appropriate manner.

The role holder will also liaise closely with the Finance and business team to ensure consistency of policies with regulatory reporting outputs. This may involve supporting ad hoc requests from the Treasurer and CFO.

There may be opportunities to support other aspects of the Treasury and Finance team's work from time-to-time.

# Key Accountabilities

## Regulatory

- Ensuring that the bank adheres to both regulatory and internal limits at all times.
- Keep up to date with the ongoing regulatory changes, highlighting to management where appropriate.
- Ensure internal and regulatory approaches are cohesive and consistent.
- Ownership of the regulatory returns mentioned in 'Overall Purpose of the Role' above.
- Maintaining processes and regulatory interpretation documentation.
- Engaging in relevant audit, second line and regulatory reviews and leading on closing points raised.

## Systems, Models and Data

- Responsible for the running and maintenance of the ALMIS system.
- Ownership of model governance procedures and documentation.
- Data sourcing and transformation/processing.
- Leading impact assessments, defining data mapping and governance, ensuring regulatory intent is correctly reflected in systems (e.g. ALMIS, core banking platforms).
- Oversight of daily, monthly and quarterly management information production e.g. daily cash, ALCo Pack etc.

## Other

- Involvement in the annual budgeting cycle.
- Involvement in the ICAAP and ILAAP cycles.
- Other ad-hoc tasks.

## Key Contacts

### Internally:

- All members of the Finance and Treasury teams, including the CFO.
- Executive Committee: Executive Director of Risk Management, Director of Risk and Compliance, Director of Operations and Savings, Director of Business Development and Director of Impact Lending
- Other colleagues: Lending Services, Savings Team, IT, Risk, Change, Internal Audit

### Externally:

- Regulatory and Audit contacts

## Other Requirements:

- Flexibility to work extended hours on occasion to meet critical delivery deadlines or regulatory reporting cycles.

# Person Specification

## Experience & Attainments

- Working knowledge of treasury and regulatory practices relating to Financial Position, Capital and Liquidity reporting.
- Graduate or equivalent experience.
- Qualified accountant or Treasury/Risk Management qualification or similar.
- Previous experience of FINREP/COREP reporting.
- Experience in systems implementation and management (desirable).
- Voluntary/Charity/Community Group financial experience (desirable).
- Experience of writing Board Committee level papers/reports (desirable).

## Skills

- Advanced Excel skills.
- Excellent written and oral communication skills.
- Strong attention to detail.
- High level of numerical and analytical skills.
- Ability to interpret complex information and apply to a real-world business setting.
- Comfortable manipulating and processing data.
- Ability to prioritise workload and deliver to deadlines.
- Programming languages e.g. SQL (desirable).

## Knowledge

- An in depth understanding of banking regulations and a willingness to keep up to date.
- An understanding of data transformation, data platforms and cloud-first architecture (desirable).

## Disposition

- Self-starter.
- Focused, methodical, organised, calm under pressure, questioning and deadline driven.
- Aptitude for self-development and ongoing learning.
- Personable and non-judgemental.
- Punctual and reliable.
- Discreet, confident and resilient.
- Committed and enthusiastic to personal development and looking for opportunities to learn and develop others.
- Excited and driven by the opportunity to work for a social impact-oriented organisation.
- Logical, analytical mind set.
- Ability to present various possible solutions to problems.
- Organised and systematic in approach.
- Confidence to challenge and question existing procedures and processes.
- Creative and innovative - focused on automation/finding efficiencies and enacting them.

# The Four-Day Week

## Redefining Work-Life Balance

At Charity Bank, we prioritise the well-being of our team members alongside the pursuit of our social mission. The Charity Bank four-day week is an innovative initiative that sets us apart in fostering a thriving workplace culture.

## Why the Charity Bank Four-Day Week?

Our belief is simple: a supported and motivated team delivers exceptional customer service and propels us toward our social goals. By offering all staff the opportunity to work four days a week with full-time pay, we prioritise a healthy work-life balance, boost morale, and enhance overall job satisfaction.

## How it works

Our four-day week consists of 32 hours, typically spread across four eight-hour days, allowing employees the flexibility to choose either a Friday or Monday as their day off.

Days off are protected and treated like weekends, ensuring uninterrupted personal time. The arrangement is flexible, adapting to part-time employees on a pro rata basis.

## Commitment to Productivity and Continuous Improvement:

The four-day week is not merely a benefit but a mutual commitment. In exchange for increased productivity, we challenge established ways of working, constantly seeking opportunities to improve processes and enhance efficiency across the team and organisation.

## Key Features:

- 1. Work-Life Balance:** Our four-day week promotes an improved work-life balance, granting more time for personal pursuits, family, and self-care.
- 2. Full Pay:** Despite fewer hours, employees receive equal compensation, recognising and rewarding their commitment.
- 3. Productivity Boost:** The strategic four-day week enhances productivity, with studies showing increased focus, creativity, and efficiency.
- 4. Equality and Diversity:** Our four-day week and flexible working policy align with our goal of fostering an inclusive and positive employee experience. We actively promote equal opportunity, attract diverse talent, and support personal growth.
- 5. Social Mission Support:** Prioritising team well-being empowers contributions to our social mission, creating a positive ripple effect for both employees and the communities we serve.

For more information and FAQs, visit [www.charitybank.org](http://www.charitybank.org). Join us in redefining the workplace and making a lasting impact.



Charity Bank  
borrower, René  
House CIC.

# The benefits

In addition to salary Charity Bank offers a generous benefits package.

- **Annual Leave** - 160 hours per annum plus bank holidays, pro rata in year of joining (and also for part-time), with the opportunity to increase to a maximum of 192 hours per annum (pro rata)
- **Four Day Week** - supporting work-life balance
- **Free access to online 24/7 GP** and Second Medical Opinion service
- **Employee Assistance Programme** - Health/Work/ Life concerns 24/365
- **Perkbox** - employee discounts and deals to help save money
- **Contributory Pension Scheme** - auto enrolment in place
- **Life Insurance** - 4 x salary paid to beneficiaries if death in service
- **Private Medical Cover**, subject to eligibility criteria
- **Enhanced absence payments** - including maternity, paternity, adoption, shared parental leave, and sickness, subject to eligibility criteria
- **Give as You Earn Scheme** - charity donations of up to £250 per annum are matched by Charity Bank
- **Additional Annual Leave Purchase Scheme** - up to 32 hours per annum (pro rata) to a maximum of 224 hours per annum, (pro rata)
- **Electric Vehicle Lease (Salary Exchange)** - Go green and save on Tax and NI. Subject to eligibility criteria.
- **Group Income Protection**
- **Car or Season Ticket Loan Scheme**
- **Cycle to Work and Cycle Loan Scheme**
- **Computer Loan Scheme**





PROD. CHARITY BANK - LEIGH

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DIRECTOR: JUSTIN TAGG FPS 24

CAM. G. MACGREGOR RESOLUTION 1080P

DAY 23

**Registered Office:**

The Charity Bank Limited, Fosse House, 182 High Street, Tonbridge, TN9 1BE. Company registered in England and Wales No. 4330018. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 207701. Member of the Financial Services Compensation Scheme (FSCS).

**Charity bank**

CB03960-V2

Charity Bank borrower, Leigh Miners Rangers.