



## Job Description

**Job Title:** Credit Risk Manager  
**Department:** Risk  
**Reports to:** Head of Credit Risk Analysis  
**Direct Reports:** No  
**Certified Person:** No  
**Budget Responsibility:** No

### Purpose:

The Credit Risk Analysis Team is primarily responsible for the processing of credit applications, covering Corporates, Financial Institution (Banks and NBFIs), Sovereigns, and Mortgage/Wealth Management client segments. The purpose of the role is to support the achievement of overall Department and Bank-wide objectives as outlined in the departmental strategy and work plans produced from time to time. You will be expected to mentor junior members of the Team and contribute to the development and improvement of existing policies, procedures, systems, and processes as well as undertake any other duties beyond this job description as may be reasonably requested by Head of Credit Risk Analysis from time to time.

Success in the role requires the drive to continuously learn and develop knowledge of the Bank's systems, processes, and suite of products; the ability to develop and maintain strong collaborative and effective working relationships with stakeholders and colleagues from across the business; and the ability to adjust and assimilate the Bank's culture and value system.

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### Responsibilities:

#### Credit Applications

- Critically and objectively assess and challenge credit applications and make well-considered recommendations to approving authorities.
- Justify credit decisions/recommendations (both verbally and in writing) and provide value-adding and constructive feedback on credit applications to Business and Credit colleagues.
- Participate in customer due diligence site visits, calls, and meetings. Prepare call reports for each visit/call/meeting within one week of the event.
- Ensure quick turnaround of credit requests while maintaining quality, accuracy and adherence to risk appetite, policies, and procedures.

#### Credit Governance and Operational Risk

- Prepare for and attend Risk Committee meetings as appropriate.
- Contribute to the RCSA process by reviewing credit processes and identifying areas that may have control failures and determine mitigants.
- Report operational risk incidences in line with internal guidance and reporting requirements
- Contribute to the Credit Risk Analysis team's Compliance and Audit readiness by ensuring that:
  - All external and internal correspondence is of high quality.
  - All files (hard & soft copies) are maintained in line with the Bank's requirements, formats, and standards.



- You enforce and maintain a clear desk policy in line with GDPR regulation.
- You are familiar with and strictly adhere to Credit Policies and related procedures, service levels, and guidelines.
- You diligently handle and timely respond to regulatory and audit requests/queries.

### Projects and Initiatives

- Actively participate in Credit Projects and Initiatives (including attendance at calls, meetings, and site visits etc.) as directed by the Head of Credit Risk Analysis.
- Ensure periodic Project Reviews/ Updates are submitted to the Head of Risk Analysis to track progress.

### Individual Conduct Rules:

- **Rule 1:** You must act with integrity.
- **Rule 2:** You must act with due skill, care, and diligence.
- **Rule 3:** You must be open and cooperative with the UK Financial Conducts Authority, the PRA, and other regulators.
- **Rule 4:** You must pay due regard to the interests of customers and treat them fairly.
- **Rule 5:** You must observe proper standards of market conduct.

### Competence Requirements:

#### Professional/Academic Qualifications:

- Bachelor's degree, preferably Commerce, Banking, Finance, Economics, Business, or related field.
- Post-graduate or professional certification is desirable.

#### Experience/Knowledge

- A minimum of 7 years Credit Risk experience gained within a banking environment.
- Strong understanding of end-to-end processing of various forms of credit requests. Knowledge of a broad range of products and client segments would be an added advantage.
- Excellent understanding of UK Regulatory requirements for the provision of credit facilities and related credit controls.
- Exposure to frontier and emerging markets, preferably Africa, would be an added advantage.

#### Technical skills:

- Excellent Excel, Word, PowerPoint, Outlook skills.
- Experience of using Credit Risk Management systems/packages.

#### Interpersonal skills:

- Excellent verbal & written communication.
- Strong presentation skills and ability to report to and manage senior stakeholders.
- Good planning and organizational skills with ability to meet deadlines.
- Strong attention to detail, quality, and accuracy.
- Ability to 'think outside the box' and look for creative solutions.
- Ability to work effectively in a team environment.
- Ability to collaborate and work with colleagues across geographic and functional boundaries.
- Strong drive for continuous improvement.

#### Languages:

- Fluency written and spoken English.
- Fluency in French would be high advantageous.