



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 of role:

The Credit Risk Analysis team is primarily responsible for the assessment and processing of credit applications, for both new and existing clients. The Vision of the Department is to be a responsive, agile and trusted partner on credit risk assessment and processing. The Department's mission is to prevent large unexpected losses through the effective application of quality credit analyses, sound and informed credit judgement; early identification and monitoring of credit risks; and the use of appropriate tools and standards to manage and mitigate credit and operational risk.

The purpose of the role is to support the implementation of various activities of the Credit Risk Analysis team, primarily credit assessment and full account management responsibility for the assigned Portfolio and secondary responsibility for the other portfolio files that the Head of Credit Risk Analysis may assign / allocate to you from time to time.

You will have strong understanding of end to end processing of various forms of credit requests, ensuring timely and accurate processing of credit applications and reviews whilst maintaining an environment focused on credit quality, service, accuracy and efficiency.

You will be responsible for performing in-depth credit analyses and making recommendations to Senior Management and the relevant Credit Committees based on financial statements and other sources of information for existing and prospective customers. You will assist in some, but limited, credit monitoring of your portfolio and take suitable action based on the positions of existing customers. You will contribute to the development and improvement of existing systems and processes. You will liaise with and provide support to Business Development and other stakeholders to ensure the Bank's risk appetite and credit policies and procedures are always adhered to. You will undertake any other duties as may be requested by Head of Credit Risk Analysis from time to time.

Success in the role requires knowledge of the Bank's suite of products and the ability to develop and maintain strong and effective working relationships with colleagues from across the business as well as maintaining a collaborative working environment between the credit function and business units.

Primary Responsibilities of Role:

Credit Applications

- Process credit applications and make recommendations, highlighting all risk issues pertinent to the credit decision
- Justify credit decisions, both verbally and in writing
- Give initial feedback on prospective and existing customer requests to Dealers and Account Relationship Managers



- Give constructive feedback on the work produced by fellow Credit Risk Analysis team members
- Ensure quick turnaround of credit requests and ensure the Credit Application Status Log is updated daily

Credit Research

- Undertake detailed credit research into countries, industry/sectors, individual borrowers/counterparties in your portfolio using financial and non-financial sources
- Participate in customer due diligence site visits, calls, and meetings. Prepare call reports for each visit/call/meeting within one week of the event.

Risk Committees

- Prepare for and attend Risk Committee meetings as appropriate
- Display knowledge/understanding of the portfolio
- Prepare in a timely manner, reports/memos, minutes, meeting/visit/call notes for all submissions under your responsibility or as directed by the Head of Credit Risk Analysis

Credit Portfolios

- Develop and maintain a sound 360 degree understanding of your client portfolio
- Monitor the risk of client portfolios to ensure they stay within agreed parameters of the Credit Policy and the Risk Appetite Statement

Compliance and Audit Readiness

- Contribute to the Credit Risk Analysis team's compliance and audit readiness by making sure that:
 - All customer and internal correspondence are of the highest quality
 - All files (including soft copy customer files), paperwork and systems are maintained in line with the Bank's requirements, formats and standards
 - You enforce and maintain a clear desk policy and familiarise yourself with GDPR regulation
 - Annual credit reviews and review date extension requests are prepared prior to expiry
 - You achieve and maintain a comprehensive product and portfolio knowledge
 - Credit and other relevant policies and procedures are always followed and adhered to
 - You diligently handle and timely respond to regulatory and audit requests/queries

Projects and Initiatives

- Actively participate in credit projects and initiatives as appropriate (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 would be desirable

Experience/Knowledge

- A minimum of 7 years credit risk experience gained within a banking environment. Knowledge of Soft Commodities and Trade Finance would be an added advantage
- A proven ability in credit risk identification and control
- Good organisational skills with ability to meet deadlines
- Exposure to frontier and emerging markets, preferably Africa, would be an added advantage but not essential. However, a strong interest for these markets must be evident
- Due to the breadth of the role, this would appeal to candidates who are interested in job enrichment opportunities and must be able to sufficiently demonstrate this

Technical skills:

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

Interpersonal skills:

- An ability to 'think outside the box' and look for creative solutions
- Demonstrated ability to work effectively in a team-oriented environment
- Strong presentation skills and an ability to report to and manage senior stakeholder's
- Excellent communication skills; proven experience in communicating to senior leadership
- Strong attention to detail, quality and accuracy
- Proven record of collaborating with colleagues across geographic and functional boundaries
- Strong drive for continuous improvement
- Must be able to demonstrate interest in financial modeling

Languages:

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