

## Job Description

<b>Job Title:</b>	<b>Head of Credit Risk</b>
<b>Department:</b>	<b>Risk</b>
<b>Reports to:</b>	<b>Chief Risk Officer</b>
<b>Direct Reports:</b>	<b>Yes</b>
<b>Certified Person:</b>	<b>Yes</b>

### **Purpose of role:**

To act as an alternate for the Chief Risk Officer and provide complimentary expertise to evaluate and recommend acceptable risk levels across all Bank activities and to specifically mitigate credit risk through the leadership and management of the Credit Risk department.

This is an excellent opportunity for a self-starter who is ambitious to excel in their career and to join a high-profile organization during a period of positive change and consolidation, reporting directly to the Chief Risk Officer (CRO).

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### **Primary Responsibilities of Role:**

- Assess credit risk and recommend to the CRO whether to lend and on what terms for retail and wholesale lending decisions. This includes recommendations to mitigate credit risk within the overall strategic plan.
- Make contributions to the credit risk appetite process for the Bank.
- Identify, analyze, mitigate and report credit risk to the business of the Bank, including those which are driven by regulatory changes to ensure compliance with regulatory requirements.
- Assist the CRO provide regular reports to the Executive on the quality of the credit portfolio of the Bank and provide guidance on its future direction.
- Work with the Business Development team as the 2LoD to provide timely assessment of credit risk.
- Implement and maintain adequate policies, procedures, forms, spreadsheets, registers, files and storage to ensure all appropriate records are maintained.
- Design and continuously improve the credit end to end process to ensure efficient turnaround and accurate delivery of management information and regulatory reports.
- Engage in the development, implementation, review and monitoring of various credit programs and providing training and coaching to continuously upgrade the competency of the team members, including the 1LoD.
- Review and develop the Bank's credit and country risk policies and procedures as well as participate in ad hoc projects of investigatory nature on specific customer portfolio.
- Engage internal and external auditors and be the main liaison for credit risk matters.
- Human Resources/Talent Management: Lead the Credit Risk team, maintaining and enhancing the ongoing competence of the team through training, development, and oversight. In harmony with the behaviors detailed in the Bank's Competency Framework and The People Manager Charter, foster the Bank's culture and diversity ensuring it is an inclusive environment for all. This includes the identification, development, coaching and nurturing of talent to ensure there is effective oversight of credit risk activities and direct reports positive engagement.

- Prepare and implement a credit risk strategic plan, including a regular review of the portfolio plan, to guide direct reports activities and facilitate effective plan implementation.
- Any other tasks that may be assigned from time to time to ensure the effective management of credit risk.
- Maintain contact with fellow professionals in the banking industry to ensure knowledge of credit risk is up to date and maintained at a high level.

#### 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 FCA, 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:

- A degree in business administration in either Finance, Business, Economics, Mathematics/Statistics
- Professional qualifications e.g. CFA/FRM/ACCA desirable

##### Experience/Knowledge:

- Exposure to the other areas of risk management (market risk, enterprise risk management, operational risk, liquidity risk, capital risk etc.) will be an added advantage
- Solid Africa experience and exposure is highly desirable
- People management and relationship skills
- IFRS9 proficient and application
- Solid background of working in a banking environment
- In-depth understanding of the credit risk and requirements
- Previous experience in dealing with the following products: Structured Trade Finance, Project Finance, Trade Finance, Financial Institutions and Non-Financial Institutions, Correspondent Banking and Mortgage Finance

##### Interpersonal Skills:

- Self-motivated and leadership attributes
- Excellent interpersonal skills and ability to interact and build relationships with internal and external stakeholders
- Excellent range of communication skills, including written, verbal, and the ability to deliver compelling presentations
- Strong analytical skills
- Excellent understanding of Credit Risk regulation and methodologies

##### Languages:

Fluent in spoken and written French is desirable

**Signed:**

**Date:**