

# CAREER OPPORTUNITY

## Credit Risk Management Department CREDIT RISK OFFICER

Applications are hereby invited for the position of Credit Risk Officer in the Credit Risk Management Department. Applications should be submitted to The Manager – Human Resources via [humanresources@firstcitizensbb.com](mailto:humanresources@firstcitizensbb.com) on or before April 19<sup>th</sup>, 2024.

### JOB SUMMARY

The incumbent will be responsible for providing support to the Assistant Manager, Credit Risk Management in the area of Credit Risk activities, including credit analysis, credit information, examining, evaluating and processing applications for credit of loans and assessing the viability and credit risk to minimize risk exposure and ensure compliance with Banking legislation/regulations and internal policies and procedures.

Responsible for providing support to Retail & Commercial Banking and Credit Risk Management Departments.

Responsible for performing all duties and functions with due care, attention, confidentiality, and integrity, consistent with the Group's policies and procedures, health and safety standards and business continuity responsibilities while delivering 'Best-In-Class' customer service at all times.

### DUTIES AND RESPONSIBILITIES

- Analyzes and reviews new and existing consumer and commercial credit applications through validation of information on the credit applications, including data from PROFILE, Moody's Financial Analysis and other Financial Models to ensure consistency and accuracy of information submitted by Branches and Business Units to ensure enforcement/compliance with Credit Policies and Procedures and regulatory Requirements and provide recommendations to the Assistant Manager and Senior Manager
- Participates in the development of strategic and operating plans for the unit to ensure the maintenance and application of sound lending practices.
- Prepares monthly Management Committee Report and analyzes statistics to identify trends. This report is also submitted to the Board of Directors on a quarterly basis.
- Participates in the rollout of relevant Credit Risk Policy Guidelines.
- Assists in the drafting of circulars/bulletins pertaining to credit risk management through the provision of information relating to any anomalies or discrepancies realized during the adjudication of credit applications submitted by the Branches/Business Units.
- Monitors the Overdraft Excess Accounts/Overdrawn Current Account (without overdraft facilities) of lending units to highlight breaches of credit policies.
- Assist with IFRS9 reporting through the completion of the PD Calculation report.
- Conducts site visits (On-site Monitor Exercise) to the network with a view to monitor and make recommendations for remedial action regarding the enforcement of compliance related to credit risk management.
- On completion of the review exercise at the Branch/Unit, the Officer will conduct site visits to Central Branch Support Unit – Lending to analyze and review the security dossiers for the specific credit facilities.

### QUALIFICATIONS AND EXPERIENCE

- A first degree in Accounting/ Management or a related discipline or a Professional
- Accounting qualification from a recognized body such as ACCA, CIMA, CPA, etc..
- A professional qualification in Banking would be an asset.
- A minimum of three (3) years' credit experience one of which must be in commercial credit.
- Knowledge of banking compliance regulations, lending and credit risk policies and procedures, debt recovery procedures, bank product and services.
- In-depth knowledge of collateral security documentation/evaluation.
- Knowledge of Microsoft Office Suite.
- Knowledge of Companies Act, Bill of Sale Act, Stamp Duty Act, Financial Institutions Act.

