

## Job Description

JOB TITLE	<b>Credit Risk Manager</b>
LEVEL/BAND	<b>MS30</b>
DEPARTMENT	<b>Risk</b>
DIRECT REPORT (JOB TITLE)	<b>Senior Credit Risk Manager</b>

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### Overall Purpose of the Position

Responsible for the assessment of credit applications from a credit risk's perspective (as the second line of defence) ensuring they are within the Bank's Risk Appetite Statement and Sectorial Limits, as approved by the Bank's Board of Directors.

### Operational Responsibilities

- Ensuring that lending operations within the Bank are consistent with the Bank's Credit Risk Policies, guidelines and procedures, whilst providing adequate coaching to subordinates in this regard.
- Ensures that the Credit Risk profile of the Advances portfolio of the Bank is consistent with the Key Credit Risk Indicators (KCRIs) as approved by the Board of Directors.
- Evaluates and make recommendations on lending proposals above a set threshold, as well as facilities which present exceptions to set parameters/guidelines, and all Non Performing exposures, as well as conducting risk based periodic snap checks as the second line of defence. To ascertain timely response/communication with the respective Units in this regard, and contributing towards the presentation of the six monthly report to be presented to the Risk Committee.
- Keeping abreast of developments taking place in the economic, political, social and regulatory environment and proposes realignment of the Bank's Credit Risk Policy and Key Risk Indicators in response to these external influences and in the light of the Bank's internal realities.

- Supports the Credit Risk Unit in coordinating with ITSD, the necessary upgrades/enhancements/new development of internal applications/interfaces and regulatory reporting, and their implementation in the LIVE environment, to improve the Unit's overall internal processes, monitoring and control functions.
- To sit on committees and attend meetings, taking minutes when required.

### General Responsibilities

- To submit any reports and/or participate in any projects and activities as may be directed from time to time.
- To ensure compliance with Bank's policies, guidelines and underlying procedures at all times.
- To perform standard office tasks including processing mail, answering phone calls, ordering supplies and filing.
- To perform any other duties that may be reasonably assigned.

### Qualifications, Skills & Competencies

- **Mandatory**

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|----------------------|---|
| <b>Skill</b>         | • Credit analysis, financial statements interpretation, knowledge of main bank products |
| <b>Experience</b>    | • 4-6 years in banking environment (second line of defence)                             |
| <b>Qualification</b> | • Diploma or BA   |

- **Desirable**

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| <b>Skill</b>         | • Statistical/mathematical background              |
| <b>Experience</b>    | • Experience in loan origination might be valuable |
| <b>Qualification</b> | • CFA or ACCA                                      |

## Structure

