

CAREER OPPORTUNITY

Applications are hereby invited for the position of Assistant Manager – Credit Risk Management in the Credit Risk Management Department. Résumés should be submitted to The Manager – Human Resources via humanresources@firstcitizensbb.com on or before June 20, 2025.



Credit Risk Management Assistant Manager – Credit Risk

JOB SUMMARY

The incumbent is responsible for providing support to the Senior Manager, Credit Risk in the administration of the Credit Risk activities through efficient review of credit presentations within the conditions and limits of authorization by monitoring financial results and operational trends, identifying problem situations at an early date and recommending effective corrective action.

KEY DUTIES AND RESPONSIBILITIES

- Adjudicate on credit proposals in accordance with the Group's credit policies and within delegated lending limits.
- Assist Senior Manager with monitoring of the credit portfolio to ensure portfolio quality and compliance with Group Level Policies and Limits.
- Assist with developing operational plans and budgets for the Unit and determine corrective strategies for achieving targets.
- Review all Management reports generated by the Credit Risk Officer and Credit Administration Officer.
- Provide effective management, leadership, supervision of the Unit and development of direct reports.
- Ensure and maintain good relationships with all stakeholders (internal and external).
- Assist the Senior Manager with the preparation of updates to policies, frameworks and procedures for the management of Credit Risk.
- Ensure internal and external audit reviews on credit risk management and credit administration achieve acceptable ratings.
- Prepare and analyse submissions from evaluating Agents (Valuators, Quantity Surveyors) with the objective of ensuring that they meet the Bank's requirements.
- Assist with the management of the administrative functions of the Unit.
- Create, conceptualize and develop special projects as assigned.
- Perform any other duties as assigned.

QUALIFICATIONS AND EXPERIENCE

- Bachelor's Degree in a Business-related field from a reputable University or other professional qualification from a recognized professional body e.g. CFA, CIMA, ACCA and five (5) years progressive experience in banking, at least three (3) of which must have been in a credit function.

OR

- Executive Diploma/Diploma and five (5) years progressive experience in banking including at least two (2) years working with complex commercial credits.

- A professional qualification in banking would be an asset.
- A minimum of seven (5) years' experience in credit administration.
- Supervisory experience in a financial services institution

- OR

- Equivalent combination of education and experience

- Knowledge of IFRS9 framework
- Knowledge of banking compliance regulations, lending and credit risk policies and procedures, bank products and services.
- Knowledge of Companies Act, Bill of Sale Act, Stamp Duty Act and Labour Act.
- In-depth knowledge of collateral security documentation/evaluation.
- Knowledge of Microsoft Office Suite.