



## **CREDIT RISK MANAGER**

**(CRM/OG/2016)**

**Reporting line: Chief Risk Officer**

### **Your responsibilities**

- Planning, designing and implementing an overall Credit Risk Management process for the Bank.
- Identifying the “Credit Risk appetite” of the Bank with the respect of the Group Risk Management Policy.
- Proactive management of credit risks.
- Preparation of independent credit risk analysis based on the information collected in relation with the Borrower’s creditworthiness.
- Applying Credit Risk Management procedures while analysing the credit applications, the Borrower and the conditions of the credit product.
- Evaluation and monitoring of exposures related to credits from Credit Risk Management perspective.
- Credit Risk Management support to colleagues from Credit & Structured Finance Department in charge of negotiation with other credit institutions on syndicated and structured lending.
- Accessing of complex transactions originated by Credit & Structured Finance Department and Structured Commodity Finance Department.
- Performing commodity price sensitivity analysis.
- Support in Commodity Trade Finance product development from the Credit Risk Management perspective.
- Cooperation with colleagues from Credit & Structured Finance Department in preparation of credit conclusions and their presentation for the decision making Collegial Bodies.
- Credit Risk Management assistance to colleagues from Credit & Structured Finance Department in charge of preparation and finalization of credit transaction documents (Loan Agreements, Documentary Agreements with credit risk, Collateral Documentation etc).
- Detailed analysis and control over fulfilment of primary conditions precedent of the credit transaction as well as the fulfilment of complementary conditions.
- Continuous tracking of non-performing loans and support to their recovery.
- Presentation of internal/external statistics and reporting over Bank’s Credit Risk Management activities.
- Review and development of Credit Risk scenarios, review and reporting on key credit risk indicators, validation of results in close cooperation with the Chief Risk Officer.
- Close cooperation with Group Risk Management function of the shareholder.



# **BANK GPB INTERNATIONAL S.A.**

**MEMBER OF GAZPROMBANK GROUP**

- Responsibility of Credit Risk related reporting to the Head Office.

## **Your profile**

- University degree in Finance, Economic or a related field.
- More than five years of professional experience in a similar position at a leading commercial bank.
- Strong understanding of business processes, controls and banking products (including Commodity Trade Finance products & transactions).
- Sound knowledge of Credit Risk methodologies and Credit Risk rating models.
- Deep understanding of the methodology Basel III and its requirements.
- Prior exposure to the Russia/CIS markets is a distinct advantage.
- Strong communication and interpersonal skills with the ability to work in a fast paced environment.
- Highly developed analytical skills.
- Result orientation.
- PC literacy. Knowledge of Avaloq/B-Source application is an advantage.
- Fluency in English and Russian.

## **Interested to take up the challenge?**

Please send your application, mentioning the above reference, to the attention of Olga Grintsevitch, Head of Human Resources, to the following address: [recruitment@gazprombank.lu](mailto:recruitment@gazprombank.lu)

Your application will be treated in a confidential way according to the legal dispositions in terms of private data collection and treatment.