

PERFORMANCE
CONSULTANT SA

Conseil en ressources humaines

Corporate Credit Risk officer

Our client:

An international top tier bank covering the Wealth & CIB activities based in Zurich

Role & Responsibilities:

Within RISK Corporate, the RISK Corporate Senior Credit Officer (SCO) guarantees, for the portfolio which she/he follows, the independent assessment of the credit risks as well as of the ESG ones throughout the credit process and until the maturity of the credit, in compliance with regulatory requirements and internal guidelines.

This encompasses, as a 2nd line of defence, and on the portfolio under her/his responsibility:

- Jointly with Coverage and Business lines teams (and VPG as the case may be)
 - The quality of the commitments taken : these commitments should be in line with the Bank's risk appetite principles as well as with the Bank's credit policies and procedures including Compliance and ESG aspects
 - More specifically on ESG aspects, she/he will guarantee the compliance of credit decisions with ESG sectorial policies, exclusion and monitoring lists, Equator principles where relevant as well as internal procedures including Group CSR procedures and guidelines; will identify and highlight in credit committees ESG risks & other related matters (by ensuring inter-alia, that CSR screenings are deployed and performed when applicable and that sustainable finance existing guidelines are applied);
 - The satisfactory level of risk anticipation by using external and internal early warning signals, by pro-actively identifying deteriorating risks and closely monitoring Watchlist files and performing or proposing periodic and targeted portfolio reviews;
 - The fair valuation of the credit portfolio, specifically so through the provisioning process, but also through the identification of non performing clients and/or forborne exposures
- The adequacy of Ratings and Global Recovery Rates (GRRs) assigned to Corporate clients and exposures, ensuring strong compliance with rating and GRR policies (and ensuring documentation of any deviation);
- The redaction of clear minutes for all committees (including WL&DD committees, CDD and portfolio committees), inter-alia clearly stating RISK Corporate opinion as well as the debates with Businesses and/or VPG that might have preceded the
- The use of the adequate level of delegation (Delegation Holder and RISK representative);
- The satisfactory circulation of information between the territories covering her/his geographical responsibilities and HO as well as communication between territories and with the relevant sectorial Risk Officer,
- More at large to contribute to a continued strengthening of our overall risk framework
 - to the setting up of the general and specific credit policies, through ad-hoc contributions, and to the dissemination of information on the Bank's desired risk profile to RISK and CIB teams;
 - to the determination of country envelopes on risky countries, to the monitoring of the utilizations of these envelopes, and the possible reallocation of these envelopes between the Business lines covered by RISK Corporate;
 - to helping ensure that Annual Reviews are performed on a yearly basis, in a timely manner, exerting their influence on Coverage and Business Lines and following up on the calendar of reviews with the aim to respect the 0% past-due target
 - to the validation process for new products or activities covered by RISK Corporate;
 - to the application, adaptation and continuing improvement of the credit decision process;
 - to RISK Corporate permanent control framework and to Corporate Clients continuum initiatives
- Beyond pure credit risk and beyond ESG risk, SCOs are also asked to contribute to data quality and to the monitoring of operational risk :
 - improving data quality via ensuring the accuracy of key risk parameters in minutes (counterparty ratings, GRRs, country of business, business sector, use of the relevant policies, etc.) and by prompting Business to follow on corrective actions
 - communicating to RISK ORC CIB any operational risk she/he becomes aware of (potential fraud, breach of security package,...)
- to the continued enhancement of RISK Corporate monitoring and anticipation capabilities i.e.:
 - detect potential threats on the portfolio that falls under his/her responsibility (sectorial/product/country levels, concentrations,...)
 - contribute to produce dedicated portfolio reviews on Corporate perimeter when requested
 - contribute to RISK Corporate's monitoring exposures framework (i.e. Portfolio Committees, SPCF,...)
 - contribute to Risk Policy Committees/Strategic Risk Reviews
- Support RISK ERA for stress-testing, modelling and reporting exercises on Corporate perimeter

Profile

- Master in Finance, Maths or equivalent
- Minimum of 5 years' experience as a Senior Credit Officer **with high level of approving authority for mid and large corporate clientele**
- **At least 15 years working experience in an international bank.**
- Fluency in French and English, German is a plus

Contract type: Permanent

Rate of activity: 100%

Starting date: ASAP

We guarantee you to handle your application in total confidentiality

Consultant responsable du mandat : Mouhssine Moudrik
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