

**PERFORMANCE**  
**CONSULTANT SA**

Conseil en ressources humaines

## Credit Risk Officer H/F

### Our client:

A top tier private bank based in Geneva.

### Role & Responsibilities:

The candidate should have experience as a credit officer with assigned credit authority and portfolio responsibility, or similar experience in a front office role. The reporting line goes into a team head.

#### Responsibilities:

- Manage and monitor a sub-portfolio of counterparty names in RM WM EMEA
- Work closely with the front office's Lending team and Client Advisors and support the growth of WM's lending book by structuring non-standard transactions, reviewing term sheets, tailor-made documentation and offering risk mitigation alternatives
- Transparent communication of decision making including risk analysis & approval conditions
- Analyze, document and approve credit risk of structured transactions across all products (cash, derivatives) and securities – fixed income, equities, (hedge) funds, & less liquid asset classes (e.g. Private Equity, Real Estate, Planes)
- In close cooperation with other RM specialist areas, analyze new types of securities and determine specific collateral values e.g. for Structured Notes, Emerging Market securities, Hedge Funds, Private Equity and Real Estate (residential / commercial)
- Handle daily Lending Value shortfalls by following up with the front office
- Participate in work-out cases
- Act as primary contact within the team for a specific product area via building and updating detailed product risk guidance, related system and process knowledge (Subject Matter Expert (SME))
- Contribute to various ongoing or new projects in RM WM. A leading role will be considered
- Credit authority targeted (after 3-6 months) under 4-eye principle

### Profile:

#### Analytical skills

- Ability to identify risks in corporate or trust structures
- Ability to identify risk drivers, also in derivative transactions (MTM impact)
- Understand country risks (where and when occurring, different types)
- Understand wrong way risk (as per European regulation)
- Solid knowledge of financial analysis including balance sheet, cash flows, projections
- A background in asset finance (leveraged finance, commodities, private equity) or corporate credits would be welcomed

#### Structuring Skills

- Understand and ability to negotiate covenants (financial and non-financial)
- Ability to review term sheets / other documentation and add risk mitigating provisions
- Understand ISDA / CSA and other derivative contracts (and its various provisions)

#### Product knowledge

- Investment products / WM collateral
- Derivative knowledge (IRS, CDS, FX, Swaps, Options & Strategies)

#### Personal skills

- Highly motivated, self-starter, Team player, Open for change
- At least 5-7 years experience as a credit officer
- Language: fluent English, other languages are of advantage: especially French Italian, or Spanish
- Educational background: Bachelor of Master Degree in Finance, Economics or equivalent

### Contract type: Fixed position

### Rate of activity: 100%

**We guarantee you to handle your application in total confidentiality**

Consultant responsable du mandat : Mouhssine Moudrik  
Ref : JD929454073