

CAREER OPPORTUNITY

CREDIT RISK SPECIALIST

The **Central Bank of Trinidad and Tobago** is seeking to appoint a suitably qualified and experienced individual to fill the position of **Credit Risk Specialist**.

JOB SUMMARY

To support the Financial Institutions Supervision Department's (FISD) review and evaluation of financial institutions' credit risk exposures and credit risk management practices.

MAJOR RESPONSIBILITIES:

- Contributes to the enhancement of FISD's credit risk evaluation methods and procedures, development and monitoring of key risk metrics in line with regulatory requirements and formulation of credit risk on-site examination plans.
- Supports examination teams with the conduct of targeted on-site examinations of loan portfolios of financial institutions for purposes of assessing the effectiveness of the loan underwriting, credit assessment, and delinquency management processes.
- Prepares reports on the results of the loan portfolio reviews, present findings and recommendations to the Bank and external parties as required.
- Assist FISD with horizontal and thematic assessments (such as peer benchmarking and sectoral data analysis) of financial institutions' credit risk exposures and risk management practices.
- Monitors and analyses economic and market events and their impact on credit risk in the banking sector and advises FISD's Management accordingly.
- Coaches and mentors staff to ensure the effective transfer of knowledge to staff within the Bank.

EDUCATION, TRAINING AND EXPERIENCE

Education, skills and training necessary for the job:

- University Degree (minimum Lower Second Class Honours or G.P.A. of 3) in Banking, Finance, Accounting, Economics or professional designation such as ACCA or CFA.
- Formal credit training.
- Sound working knowledge of Microsoft Suite applications.

Additional skills and training considered as assets for the job:

- Background in origination, structuring, or credit risk management of corporate and retail portfolios.
- Exposure to the implementation of risk mitigation strategies on problem loans, portfolios and/or structured vehicles.
- Exposure to corporate credit analysis and financial forecasting, assigning ratings and sizing risk appetite.
- Sound practical understanding of financial markets and products.
- Experience in other risk areas such as operational risk, anti-money-laundering, and fraud detection.

EXPERIENCE:

- Minimum of 10 years experience with credit risk management/underwriting at a financial institution.

KEY COMPETENCIES:

Core

- **Adaptability and Flexibility** - Displays a positive attitude in the face of ambiguity and change. Acquires and applies new knowledge and learning to address challenges.
- **Respectful and Compassionate Communication** - Demonstrates respect for others by communicating with them honestly, respectfully and sensitively. Actively listens to others, fosters open communication and gets along well and interacts positively with others.

- **Teamwork** - Works collaboratively with others, openly and willingly shares information with other team players. Assists in resolving conflicts within the team that may be hindering team performance.

Leadership

- **Ethical Accountability** – Adheres to values of national public service and nation building. Demonstrates understanding of the Bank's Mandate and makes decisions and recommendations and takes actions that are consistent with the Bank's mandate, values and ethics. Ensures that standards are in place to protect the Bank's integrity. Accepts responsibility for own actions regardless of consequences.
- **Innovation** – Generates viable, new approaches and solutions to challenges. Constructively questions current practices and processes and suggests improvements. Demonstrates resourcefulness and exercises sound judgment in ambiguous situations. Perseveres in seeking opportunities to advance organizational objectives.
- **Strategic Agility** – Sees ahead clearly, anticipating future consequences and trends accurately. Demonstrates broad knowledge and perspective. Crafts and executes breakthrough strategies and plans. Champions change consistent with strategies and plans and models the change expected of others.

Managerial

- **Decision Making** – Making decisions involving varied levels of risk and ambiguity.
- **Developing Others** – Fostering employee development by providing a supportive learning environment.
- **Resilience** – Proactively assists others in dealing with strenuous work demands.

Job Specific

- **Supervision** – Recognizing that conflict can occur in many ways and interceding appropriately to resolve the situation.
- **Planning and Organizing** – Developing, implementing, evaluating and adjusting plans to reach goals while ensuring the optimal use of resources. Plans and organizes multiple complex activities.
- **Impact and Influence** – Influencing and gaining others' support.

The Bank offers an attractive remuneration package which includes a Group Health Plan, Pension Plan, Employee Savings Plan and other benefits.

All Applications should be submitted to:

Manager, Human Resources

Central Bank of Trinidad and Tobago
P.O. Box 1250, Port of Spain, Trinidad and Tobago
Email: recruitment@central-bank.org.tt

Closing date for submission: - **June 18, 2018**

All applications will be treated in strict confidence and will be acknowledged.