

VACANCY

CREDIT ANALYST - HEAD OFFICE - 12 MONTH CONTRACT

CORE PURPOSE OF THE JOB

The purpose of the job is to support the functions of the Head Office Credit Department, whose primary function is to manage the credit risk of the Bank.

KEY PERFORMANCE AREAS

1. Finance applications for submission to relevant committees

- Preparation of memo and application pack for submission to committees for approval from the Corporate offices
- Liaising with respective branches w.r.t the respective application in respect of amendments
- Co-ordinating queries and response to queries between directors and branches.

2. Provisions - Calculation of Provisions & Management of Non-Performing Advances.

- Preparation of provision schedule based on IFRS 9 methodology on a monthly basis.
- Management of Non-performing exposures (reviewing movements into non performing, reclassification of clients in & out of non-performing, requesting for updated valuations, etc).

3. Stop Profits - Assessment of Profit Accruals

- Preparation of stop profits schedule on a monthly basis for clients with arrears greater than 90 days.

4. South African Reserve Bank (SARB) - Reporting

- Preparation of BA 200 returns on a monthly basis.
- Preparation of BA 210 returns on a quarterly basis.

5. National Credit Regulator (NCR) - Reporting

- Completion of the NCR return (Form 39) & submission to the Regulator on a quarterly basis & annual basis.

6. Office of Disclosure (OOD) - Reporting

- Completion & submission of the quarterly HLAMDA return to the Office of Disclosure on a quarterly basis.
- Completion & submission of the annual HLAMDA report & return to the Office of Disclosure on an annual basis.

7. Group - Reporting

- Preparation of the non-performing report on a monthly basis.
- Preparation of various reports submitted on a quarterly basis.

8. Board Credit Committee (BCC) / Board Of Directors (BOD) - Reporting & administration

- Accurate preparation of various credit reports for the Board Credit Committee & the Board of Directors meetings within the stipulated time frame.

9. Executive Credit Committee (ECC) / Assets & Liabilities Committee (ALCO) / Executive Committee (EXCO) - Reporting

- Preparation of submissions on a weekly /monthly basis

10. Trade Facility Management

- Timeous & accurate amendment / update of Trade facility limits on the Equation system.
- Management of Trade / Asset facility block-offs.
- Monthly & weekly Trade facility clean-up to ensure data integrity / correctness.

11. Property Reviews (Annual Re-pricing)

- Review all Commercial property transactions submitted from the Department with supporting documentation including financials to ensure correct re-pricing & qualitative assessment and thereafter, submitted to line manager for sign off.

14. Support to Management

- Attend to adhoc tasks as delegated by Management.

COMPETENCIES

Knowledge:

- **Systems Knowledge include;**
 - Banking systems
 - Microsoft Computer Programmes (Intermediate level)
- **Other knowledge include;**
 - All Credit related legislation (SARB, NCR, HLAMDA etc)
 - Credit policies & procedures
 - Bank's policies & procedures
 - Analytical understanding of financial statements
 - Legal aspects pertaining to the credit environment
 - High level understanding of the macro-economic environment

Qualifications:

- A degree or Relevant Qualifications in Finance / Accounting will be required in order to meet the requirements of the role at the highest level of competence.

Experience:

- A minimum of 2-3 years' experience in the Banking industry, specifically with Credit, Finance / Accounting experience.

PREFERRED QUALIFICATIONS

A Bachelor in Commerce degree in Accounting or Finance

PREFERRED EXPERIENCE

At least 2 years' experience in the Banking industry, specifically with Credit / Accounting experience.

SKILLS REQUIRED

- Ability to follow up on issues until completion
- Time Management
- Analytical & reconciliation skills
- Attention to detail
- People skills
- Multi task
- Planning skills

Interested candidates to submit their cvs to hr@albaraka.co.za