

OVERALL JOB OBJECTIVE(S)

- Manage, and be responsible for, the branch's Financial Risk Management Unit (2 direct reports)
- First point of contact for all financial risks related matters
- Monitor the branch's exposure to financial risks
- Provide support to other teams (e.g. procedures, templates, internal control systems, etc.)

MAIN TASKS AND RESPONSIBILITIES

A . Policies, procedures, systems and controls

- Liaise with other departments in the branch and in Head-Office regarding implementation of credit risk related issues, and reporting matters involving branch and Head-Office's systems
- Ensure that information in Head-Office's systems are accurate, and remediate otherwise
- Update Financial Risk Management related policy and procedures manual or supervision thereof (e.g. Credit & Transactions Manual, Market Risk Framework, and Liquidity & ALM Framework in a timely manner

B. Financial risk assessment and monitoring

- Review/opine on waivers and amendments independently
- Identify, monitor and report on the Branch's financial risk exposures
- Assess and monitor individual RAROC,
- Monitor and analyse CBG and PDS revenue streams, and assess individual profitability
- Ensure timely management and reporting of impaired accounts to senior management
- Review borrowers' covenant performance on a quarterly basis
- Identify borrowers for inclusion on the Pre-Watch List and Watch List
- Coordinate Watch List and IFRS 9 Stage 3 reporting to Head-Office
- Review IFRS 9 provisions and assist Finance with staging classifications
- Act as secretary for local credit meetings and business lines' periodic portfolio monitoring meetings
- Carry out periodic portfolio analyses, identifying trends, risk concentrations, etc.

ABOUT CIC

Crédit Industriel et Commercial (CIC) is a major French bank. With presence in the city since 1895, CIC London offers a complete set of funding solutions for businesses in the UK and across Europe including acquisition finance, corporate finance, project finance, private debt solutions (through CLO investments and management) and asset based finance.

ABOUT CRÉDIT MUTUEL

Being the oldest French banking institution dating from 1859, CIC is part of the Crédit Mutuel Alliance Fédérale which is one of the 10 largest European banks. With 82,000 employees, 34.8 million customers and a network in 38 countries outside France, Crédit Mutuel Alliance Fédérale is active in retail banking, insurance, corporate banking, capital markets, private banking and private equity.

As a mutual bank, Crédit Mutuel Alliance Fédérale is owned by its eight million members and customers. It prides itself in taking a long term sustainable strategic view when it comes to its approach to banking. As a result, it is one of the highest rated European Banks (Moody's Aa3, S&P A, Fitch AA-) and enjoys one of the strongest capital positions (CET1: 18.1%).



- Be involved in distressed asset exit strategies, forbearances or foreclosures as and when required
- Attend monthly Liquidity and ALM meetings and oversee production of relevant materials
- Be involved in the initial development of first and second line procedures, policies, systems and controls for the newly created Capital Markets business line

C. Financial risk reporting and internal control

- Carry out 2nd level controls, and assist in the performance of 1st level controls
- Assist Front-Office with portfolio monitoring and reporting (e.g. compile data for periodic reviews, prepare portfolio management reports, prepare minutes of portfolio review meetings, etc.)
- Coordinate responses to Credit department risk alerts
- Responsible for remaining legacy securitisation exposures, including monitoring and annual reviews
- Responsible for recording/monitoring equity holdings from corporate restructurings
- Act as backup to Financial Risk Analyst and Financial Risk Administrator to perform daily reporting tasks

D. Risk and compliance culture

- Adhere to the Group's compliance related policies and procedures such as anti-bribery and corruption, anti-money laundering and combating the financing of terrorism (AML-CFT), conduct rules, conflict of interest, data protection, gifts and entertainment, market abuse, personal account dealing, safety and security, tax evasion, whistleblowing, etc.
- Partake in strengthening the branch's risk and compliance culture (i.e. write and implement policies, design trainings, update Questions & Answers, etc.) in collaboration with the Senior Management and business units.

PROFILE AND SKILLSET

- Relevant University Degree and/or formal credit training with a large commercial bank
- Previous experience in a front-office, middle-office or credit risk management team of a CIB in the UK
- Role model for gravitas, professional behaviour, positive attitude and integrity
- Good understanding of commercial bank loans, treasury products, and related accounting procedures, and regulatory requirements
- Good understanding of prudential aspects e.g. risk/reward, capital adequacy, cost of funding, etc.
- Excellent written and verbal communication skills in English
- Good organisational, interpersonal and communication skills
- Ability to manage a variety of duties simultaneously and to prioritise
- Ability to assess compliance with laws, regulations and internal standards
- Proficient in MS Office Suite (Word, Excel, PowerPoint, Visio and Access)

USEFUL LINKS

CIC London

www.ciclondon.com

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