



READVERTISED: SENIOR CREDIT MONITORING OFFICER

BRED BANK Solomon is part of the second largest banking group in France “Banque Populaire”, which has regional outlets in Fiji, New Caledonia, Tahiti, Vanuatu, and Solomon Islands.

BRED Bank Solomon seeks suitably qualified, result oriented, competent, and highly enthusiastic individual to work with us for the position of **SENIOR CREDIT MONITORING OFFICER**.

This position is a growth strategy role; established to lead an organization for developments and expansion to achieve long-term goals and deliver financial and sustainable growth of the Bank.

Key Responsibilities & Accountabilities:

- Ensure corporate credit risks are efficiently recognized, evaluated, reported, and managed in appropriate manners and levels.
- Review credit application item-by-item focusing on key risk issue:
 - Checking internal and external compliance by ensuring applications is in accordance with the Bank’s policies and external regulations, where applicable.
 - Validate and endorse the risk rating(s), severity treatment and RAROC calculations.
 - Evaluating repayment sources(s), covenants, collateral, and structural risk (i.e., subordination etc).
- Partnering/Liaising/Discussing with Relationship Managers/Head of Business, where substandard application are received, where clarification is otherwise required or a negative recommendation is proposed.
- Maximize the prudent expansion of the asset base and minimizing the potential losses through sound underwriting/assessment and solution-oriented credit structuring.
- Monitoring the portfolio including maintaining an awareness of the state of local industry and the major issues facing the different sectors.
- Propose improvements in the corporate risk management policy, procedures, and systems to ensure control and quality of the Bank’s Corporate risk portfolio.
- Research economic trends, industry analysis, regulatory requirements, business, and trade publications which could impact credit risk and of the probable success of current or potential customers.
- Assist with the development and administration of training programs to continuously update the credit related skills of the Bank’s Staff.
- Monitoring of Credit Risk Rating and compiling credit report for ALCO.
- Carry out Hindsight Review on Consumer Loans.

Required Competencies:

- ✓ Business related University Degree and/or Professional Qualification in the field of Accounting or Business.
- ✓ 7 years of Banking Industry experience with strong credit skills.
- ✓ Proven ability to explain Credit Risk issues to management.
- ✓ Risk Management knowledge in other areas.
- ✓ Strong problem solving and analysis skills.
- ✓ Ability to work quickly, accurately and deliver analytical insight.
- ✓ Excellent verbal and written skills to communicate effectively while maintaining a high level of confidentiality.
- ✓ Effective Leadership and People Management skills.
- ✓ Must be fully vaccinated for Covid-19.

Closing Date: All applications entailing your requisite qualifications, experience and related professional knowledge and skills be submitted by **Friday 16 February 2024**.

Send your letter of interest & CV by email to: hr@bred.sb or hand deliver to BRED Haus, Kukum Highway.

Applicants who have submitted applications previously do not need to submit applications again. Only shortlisted candidates will be contacted.

