

Job Description - Credit Risk Analyst

About the Bank

FCM Bank is a Maltese Bank specialising in corporate financing solutions, real estate financing, foreign exchange services, and retail and corporate deposits. The Bank has been providing its services to both Maltese and foreign clients for the past ten years. FCM Bank has a vibrant team of highly driven and enthusiastic professionals. Our employees take pride in providing exceptional services to our clients in line with the Bank's core values: Trust, Expertise, Integrity, Proactivity, and Exceptionality.

We have recently opened the position of a **Credit Risk Analyst** and are looking for a talented individual to join our dynamic team of professionals.

Position Objective

The prospect candidate will be forming part of the risk management team and supporting the Bank's senior risk managers in the overall risk management of the Bank.

Main duties include

- Conduct credit assessments for new and existing credit facilities, including recommendations to the credit committee;
- Ensuring that requests fall within the Bank's risk appetite;
- Assist in the compilation of periodic risk management reports;
- Provide continuous and timely feedback to the Corporate Team;
- Completion of ad hoc requests from Senior Management and external stakeholders;
- Ensuring that credit rating status is accurately tracked;
- Assist in the ongoing updates of risk management policies;
- Regularly update credit procedures and related documentation;
- Be knowledgeable and up to date about the Bank's significant risks;
- Keep abreast of internal standards and business goals;

Requirements

- A minimum of 2 years experience in banking, ideally in credit and corporate lending.
- Ability to assess, analyse and interpret financial information;

- Diploma or Degree level of education, preferably in Banking and Finance or Risk related fields.
- Excellent verbal and written communication skills in both English and Maltese;
- Proficiency in Word and Excel applications;
- Pro-active and able to work on own initiative with a can-do attitude;
- Possess high integrity and professional ethics;
- Highly motivated and a good team player;
- Attention to detail.

How to Apply

Please send an email and covering letter to vacancy@fcmbank.com.mt