



Head of Balance Sheet Management

Roles and Responsibilities

- Ensure adherence to Funding, Liquidity and Capital Management policies and in-country regulatory and internal capital requirements
- Co-ordinate all capital applications (including SBL dispensations and guarantee applications) ensuring quality of applications and manage in-country expectations by challenging and reviewing returns and consider alternative booking of deals
- Forecast regulatory and economic capital demand & supply across business units
- Determine capital buffers and perform Cost of Equity calculations in line with Treasury principles and methodology
- RWA hunt and challenge data inputs.
- Challenge and review whether hurdle rates are met by evaluating pricing tools and assumptions
- Engagement with Finance teams to understand balance sheet reconciliation and trends.
- Support/lead the BAU Basel II regulatory environment. This extends beyond RWA reporting to the consideration of moving from Standardised to advanced Engaging with regulators including the delivery of local ICAAPs
- Responsible for development of Recovery and Resolution planning
- Responsible for the in-country ALM process within the guidelines set by Treasury
- Achieve an appropriate risk profile within Group standards and risk tolerances by centralizing, netting and hedging all manageable risk via the Treasury Execution Services (TES) desk.
- Measurement, analysis and interpretation of interest rate risk in the banking book
- ALM development and training in country
- Ensure appropriate funding profiles are achieved and determine capital markets issuance need
- Responsible for robust funding plans which are tracked diligently with a challenge and review process against business plans
- Monitor and report on adherence to all regulatory and internal funding requirements and limits as maintained by TES
- Ensure all behavioral assumptions from a liquidity perspective are in line with Treasury guidelines
- Responsible for the bank's Contingent Funding plans, Liquidity Risk Appetite setting and liquidity stress testing.
- Implement the Africa FTP policies and oversee execution
- Ensure FTP immunizes businesses from all market risk
- Develop Liquidity Transfer Pricing (LTP) methodologies for all LCY balances and incorporate liquidity premiums in all FCY pricing
- Maintain all pricing assumptions and ensure FTP rates are aligned to interest rate and liquidity risk behavior profiles
- Member of the NPA process by assigning the appropriate FTP rate after assessing interest rate and liquidity behavioral profiles
- Timely production of monthly ALCO pack to required standards
- Co-ordination of contributions and business proposals – ALCO members and country

Educational Qualifications

- Bachelor's degree

Experience Requirements

Competencies:

- A detailed knowledge of the Treasury Governance and oversight process
- A detailed knowledge of interest rate risk management including structural and behavioral analysis

- A detailed knowledge of liquidity and funding risk management
- Knowledge of capital risk management
- Knowledge of financial markets and economic fundamentals
- Knowledge of treasury, retail, corporate and capital markets products
- Appreciation of finance and risk issues.
- Detailed knowledge of banking capital management

Knowledge and skills

- Thorough understanding of banking across segments, with ability to lead strategy on future initiatives.
- Measurement, analysis and interpretation of risks, especially interest rate and liquidity risk.
- Capital management experience
- Proven systems implementation and development track record.
- 5 to 10 years' experience in financial markets with emphasis on Treasury related experience
- Post-graduate qualification
- Interpersonal skills, proficient communication and able to influence decisions
- Experience in managing teams and stakeholder management
- Capital management experience
- Extensive experience in Treasury Balance Sheet Management with a track record of leadership and development of the function across businesses.

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