



Head of Credit

Roles and Responsibilities

Key Performance Areas:

o **Build a credit platform across the Rest of Africa geographies within the larger CIB & PBB Business**

- Organise, manage and develop teams in order to effectively execute a geographic mandate, albeit in concert with the greater Credit team;
- Effectively manage the existing Corporate Credit portfolio and the pipeline of new transactions;
- Co-ordinate and co-operate with resources globally to manage transactions and fulfil the Credit philosophy;
- Maintaining and improving the quality of lending book;
- Minimising credit losses by ensuring that there are adequate processes and systems in place to provide early detection of problematic/potential default accounts; and
- Ensuring compliance with Credit policies and lending guidelines with appropriate adoption of same across the Rest of Africa geographies.

o **Evaluation of credit applications:**

- Analysis of Corporate applications for facilities to assess the appropriateness of the credit risk relative to the profitability of the deal;
- Effective provision of high-quality analyses, approvals and where necessary recommendations to higher authority; and
- Effective sponsorship and presentation of applications to global Credit Committee, where required.

o **Contribution to various forums/committees**

- Involvement in PSI, Watchlist and NPLs meetings relating to deals and names managed by the in- country Credit teams;
- Involvement in various management forums and committees;
- Ensuring adequate systems, policies, processes and procedures are in place to monitor and

manage credit risk arising across the geography;

- Participate in fora /committees around the development of a Credit strategy as appropriate; and
- Acting as chairman to the in-country credit committee meeting where necessary.

o Ongoing Credit Management:

- Ensuring effective excess management, with appropriate escalation where necessary;
- Ensuring effective compliance management (monitoring of ongoing credit and legal compliance requirements);
- Ensuring effective management around the overdue reviews and irregular accounts to a target of 5%;
- Monitoring, questioning and understanding changes in the credit quality in any counterparty / industry falling within the portfolio;
- Making recommendations to line management and committees/forums regarding industry trends and the implications for managing the credit risks of clients in the geography; and
- Ongoing monitoring of risk grade (PD), recovery rate shifts and general trends.
- Managing within sectoral and counterparty risk appetite and the identification and mitigation of concentrations.
- Identifying when deep drills are required ensuring that deep drills are done to the required standard as and within required timelines

o Management reporting:

- Keeping line management informed on material developments; and
- Provide input into general Credit reports

o Team Leadership:

- Leading the building of the team's competencies, team coherency and productivity;
- Identifying and initiating personal development needs and learning experience, as well as business unit development/training needs.
- Displaying appropriate people management skills designed to build the team, with a specific focus on the development of individual competencies, coaching and mentorship;
- Change management facilitation as required;
- Regularly reviewing team member's performance within the team and their training and

development needs; and

- Regularly reviewing team member's career plans and their own succession plans.

o **Portfolio management:**

- Maximising the productivity of the team whilst minimising portfolio risk through active portfolio credit management and support/coaching on complex transactions;
- Identifying and managing high risk accounts and undertaking the necessary corrective action when the risk profile threatens to become unacceptable; Involvement in accounts monitoring process where necessary; and Ensuring active and maintained co-ordination of stakeholders in the process to ensure all expectations are met.

Success Indicators:

- Co-operative relationships between the various internal contributors in the credit value chain;
- Co-operative relationships with internal and external stakeholders;
- Taking responsibility for the Credit Rest of Africa portfolio(s) across all Rest of Africa countries;
- Creation and management of an accepted credit sector platform to enable the applicable business teams in the Bank's chosen markets and products;
- Having a sense of urgency in order to progress critical deals whilst minimising application backlogs and turnaround times;
- High reliability of decisions made; and
- Finding alternatives in order to make deals work (if possible) and in so doing, add value to the deal making process.

Educational Qualifications

- An appropriate commerce post-graduate degree.

Experience Requirements

- Minimum of 5- 8 years of Experience in leading credit teams
- Minimum 7-10 years strong decision making experience with regards to credit issues; and
- Credit recovery experience is advantageous.
- Good understanding of accounting (both management and financial accounting) to analyse financial strengths and weaknesses of clients and identify potential risks to credit proposals;
- Thorough working knowledge of the Risk management systems monitoring, and its related procedures, for analysing the account behaviour of clients and identifying trends and shifts in credit risk profiles;
- Thorough understanding of banks products and facilities that give rise to counterparty credit risk
- Ability to undertake statistical analyses;
- Understanding of Basel II and broader regulatory and Compliance requirements;

- Well-developed knowledge of financial markets;
- Thorough conceptual and practical knowledge of credit procedures, policies and standards; and
- Knowledge of risk management systems and derivative instruments.

To apply for jobs, visit the [Empower jobs portal](#).