



ST. KITTS-NEVIS-ANGUILLA NATIONAL BANK GROUP OF COMPANIES

Executive Search

Chief Credit Risk Officer

Experience & Attributes:

The ideal candidate must possess:

A minimum of 10 years of fundamental credit risk analysis experience, managing credit risk and debt collection, loan supervision with personal, commercial & corporate lending with experience in the following industries – Hotel, Manufacturing, Retail, Tourism, Farming & Sovereign.

Sound knowledge of corporate accounting policies, ability to analyze financial statements and experience with credit risk management automated tools.

Excellent negotiation, analytical and communication skills to interact with high level decision makers.

Strong interpersonal skills

Strong organizational, leadership, supervisory and managerial skills to lead the adjudication process and team.

Ability to work under high continuous work pressures, long work hours and out of work hours.

A high level of computational accuracy and comply with deadlines.

Must have an eye for details with a high level of accuracy

The Chief Credit Risk Officer will be responsible for leading the adjudication of facilities process and lead the preparation of facilities to be presented to the Board of Directors. Accountable for credit risks in accordance with global credit and other related policies and interfacing with the business units to review deals. Also responsible for ensuring the credit risk manual is kept updated and credit risk employees are fully trained.

Principal Duties and Responsibilities:

- Assess the credit and financial strength of the institution's trading partners to determine acceptable levels of credit exposure (and support internal rating process).
- Analyze and evaluate existing and proposed counterparty risk exposure (including complex derivative transactions) and report to management.
- Prepare research papers on industry-wide trends and developments.
- Provide credit analysis papers and presentations. Perform periodic reviews of existing counterparties.
- Work with management and risk committee to set appropriate limits. Develop risk mitigating plans, programs, policies and procedures to neutralize and minimize effect of threats and reduce inevitable credit risks and losses.
- Coordinate with the Legal Department when addressing risks of litigation and loss of license, congressional franchise, regulatory clearances, etc.
- Recommend internal controls and avoidance procedures as necessary.
- Make executive decisions on the maximum tolerances of each risk that the business can absorb without incurring serious losses, whether financial, reputational or human resource related.
- Conduct and document credit reviews on select Financial Institutions and set/manage associated limits.
- Analyze FI Risk in business transactions.
- Maintain Credit Files: develop and maintain counterparty credit files in accordance with the Credit Risk Policy.
- Limit/policy exception and violation processing – support processing, investigation, escalation and documentation of credit policy/limit exceptions and violations.
- Proactively work with business units to ensure resolution.
- Assist production of Treasury Risk Management presentations and credit related portfolio reviews.
- Develop Key Performance Indicators and associated reports for assigned counterparties.
- Support simplification and enhancement of existing credit risk processes.
- Support activities related to periodic limit and investment strategy updates.

Qualifications:

- Masters Degree in Accounting, Business Management or Finance and
- CPA/CFA or related field.

Applications should be submitted with detailed Curriculum Vitae to HR@sknanb.com or addressed to: **Chief Executive Officer**, P.O Box 343 Central Street, Basseterre, St. Kitts.

The deadline for submission is **Friday 08 December 2017**.