



Bank of St. Helena Ltd.

www.sainthelenabank.com

JOB PROFILE

Post: Credit Risk Officer

Division: Lending

Grade:

Hours of Work: Average of 35hr per week. It is expected that hours of work will be determined by the nature and requirement of the Bank and could include some weekend/after hours work.

Location: Bank of St Helena Office premises or other sub-offices/branches as these are developed.

Job Purpose: To manage and mitigate credit risk within the Lending Section. To ensure that key principles of professional credit risk management are maintained at a high standard in an efficient, balanced, objective and timely manner and in line with the Bank's policies and procedures. To be responsible for managing the covenants of existing facilities and ensure the section is compliant at all times in regards to FSRA requirements.

Reports to: Lending Services Manager

Supervision: None

Job Outline:

To manage and ensure compliance to all covenants, which includes Commercial, Housing and Personal facilities. To evaluate the continued creditworthiness of existing customers and provide recommendations to mitigate existing and potential risk. To develop and implement risk mitigation strategies and identify potential risks and proposed solutions to mitigate them. To ensure compliance with regulatory requirements and Bank's policies and procedures.

Responsibilities:

- To ensure all credit risk exposures at clients, products and portfolios level remain appropriate and within acceptable parameters, monitoring and communicating the level of credit risk taken to senior management.
- To identify, assess and mitigate potential risks associated with extending credit to individuals, businesses or other entities including payment behaviour and affordability.
- To manage client Insurances, by ensuring records are kept up to date, reminders are sent when insurances are not received, correct insurances are in place at all times.

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Established and regulated in St Helena under the Financial Services Ordinance, 2008 and 2017, the Financial Services Regulations, 2017, the Company Ordinance, 2004 and the Company Regulations, 2004

- To manage the submission of Month End Insurance Report for distribution to Senior Management.
- To manage the submission of client Quarterly and Year-end accounts, ensuring records are kept up to date and reminders are sent when accounts are not received.
- To manage the submission of Annual Business Plans, ensuring records are kept up to date and reminders are sent when information is not received.
- To manage changes in the LTV ratio after the date of origination, as per FSRA requirements and prepare monthly reporting of LTV's to ensure all facilities remain adequately protected.
- To update and maintain the Lending Loan book on a monthly basis, ensuring all facilities are performing as they should and the loan book is in line with loans on Bankware system.
- To update and maintain the Connected Persons Register.
- Manage Specific Provisions to ensure all watch-listed and Non-Performing Loans are provided for.
- Manage Sector Concentration to mitigate against over-exposure in any one sector and carry out annual reviews of recommended levels.
- Manage the overdraft renewal process to ensure timely renewal of overdraft facilities.
- Conduct an Annual review of large exposure to ensure they are performing as they should.
- Ensure that the Lending Procedures are kept accurate, up to date and in line with the approved Credit Policy and Audit recommendations to ensure effective credit risk management.
- Assist with the review and implementation of any changes to Lending Policies, Procedures, Terms and Conditions and Legal documentation requirements.
- Any other duties as directed by the Lending Services Manager. This could also include working within other Sections of the Bank as services needs arise.

Person Specification: *(skills, attitudes, qualifications and experience)*

Key Competencies

- Must have good written and verbal communication skills and be able to remain calm under pressure.
- Ability to identify risks and have good business awareness.
- Understanding of Accounting practices in relation to Banking.
- Have a strong financial and/or accounting skills or background.
- Must have good interpersonal skills and deal with people in a professional manner.
- Have the ability to understand and analyse financial data and report writing.
- Have good computer proficiency in Microsoft Word and Excel.
- Have the ability to work on own initiative in responding to crisis and working under pressure in a timely manner.
- Have a high standard of accuracy in relation to numeric data and a keen eye for detail.

- Must be self-motivated and have sound organisational and time management skills.
- Be well presented with a professional manner.
- Should be committed to personal/professional development.
- Ability to maintain high levels of confidentiality, and adhere to data protection, guidelines, Policies and Regulations.
- Demonstrate excellent customer care skills and be well presented with a professional manner.
- Have excellent interpersonal skills and the ability to work well with a wide range of people as well as work independently.
- Ability to obtain accurate and truthful information from clients in a diplomatic manner.
- Must be highly methodical and have excellent analytical skills.
- Be highly proactive and able to take the initiative and think creatively.
- Risk Management and Information Security awareness.

Qualifications & Experience

- GCSE's in Mathematics and English at Grade C or above.
- Recognised qualification in Banking and/or Finance or be willing to work towards one.
- Ideally have a qualification in Risk Management or be willing to work towards one.
- Good understanding of business plans and business structures.
- Ideally having some understanding of legal matters.
- Experience of working in a customer services environment.

Special Conditions

- Be able to work flexible hours to meet the requirements of the Bank, this might mean working outside normal working hours.
- Have the ability to liaise effectively with awkward/irate customers.
- Have an approachable attitude to all customers internally and externally.