



(Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and PRA)

Corporate Office: 1 Moorgate, London EC2R 6JH

Tel: 020 7796 9600 FAX: 020 7796 1015

Email: hr@pnbint.com Website: www.pnbint.com

Job Title	Credit Portfolio & Risk Manager
Type	Full time and Permanent
Salary	50000-70000
Location	London
Reporting To	Chief Manager Credit
Availability	Immediate
Apply	Recruitment@pnbint.com

DUTIES / JOB DESCRIPTION

Key Accountabilities	<ul style="list-style-type: none"> Monitoring of portfolio credit quality, operation and control of provisioning and staging of loans in accordance with accounting standards (IFRS 9), Application, control, and monitoring of provisioning, staging and strategy for the credit portfolio. To lead and approve annual and quarterly reviews of all applicable credit accounts and grouped borrowers. Preparation & presentation of MI relating to portfolio credit quality to governance committees. Implement proactive measures to address emerging risks and maintain a healthy credit portfolio. Adherence to regulatory guidelines and internal credit policies.
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Credit Monitoring & ECL Staging	<ul style="list-style-type: none"> Control, review, and operate the loan staging and provisioning methodology, which would include categorizing loans and financial assets into appropriate ECL stages based on their credit quality, valuation of the securities, including performing migrations between stages as necessary. Analysis and production of MI on loans, borrowers, and economic indicators to identify trends and potential credit risk factors Control and operate the staging and provisioning, including PD, and Expected Credit Loss process for loans and financial assets in accordance with relevant accounting standards (e.g., IFRS 9 and internal policies). Collaborate with Finance, Credit, Recovery and Risk teams to share insights, discuss findings, and ensure alignment with provisioning policies and arriving at the ECL. Identify potential credit risk issues and recommend strategies for risk mitigation and portfolio improvement. Develop and apply account specific strategy for resolution / restructuring of accounts with SICR.
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Skills and Experience Required

- Knowledge of SME and real estate lending Credit Risk relating to the full loan life cycle, from loan origination to recoveries.
- Strong understanding of accounting standards (e.g., IFRS) and their implications on credit risk management.
- Proficiency in data analysis tools.
- Experience with data extraction, manipulation, and analytics to support / improve business models.
- Effective verbal and written communication and collaboration skills.
- Effective presentation skills
- Regulatory compliance knowledge and understanding of industry best practices.
- Relevant experience with Real Estate/SME credit portfolio analysis, loss provisioning and recoveries
 - Very good understanding of core risk concepts, and knowledge of current trends in risk management
 - Accuracy and attention to detail
 - Willingness and desire to learn fast and acquire new skills.
 - Able to work under pressure and to tight deadlines.
 - Establishes effective working relationships at all levels.
 - Ability to work as part of a team.