

POSITION: PORTFOLIO ANALYST (Job reference code: Portfolio Analyst –NBV)

DEPARTMENT: NEW BUSINESS VENTURES

REPORTS TO: CREDIT OPERATIONS MANAGER

JOB PURPOSE STATEMENT

The purpose of the role is to actively monitor credit portfolio performance to ensure full compliance with Group Credit Policy, Banking Act, and prudential guidelines in respective markets that NBV is represented; preparation of monthly and quarterly credit portfolio reports to management and regulators in the respective markets.

KEY RESPONSIBILITIES

- Monitoring credit portfolio performance by highlighting the credit risk concerns for discussion of the trends with Business Heads and Product Managers and recommending action to mitigate credit risk concerns – 40%
- Preparation of monthly and quarterly credit portfolio reports to management and sovereign regulatory bodies - 40%
- Monitoring and follow-up of card excesses and escalating problem accounts to the business teams or handover to Remedial team – 10%
- Conduct periodical stress tests on the credit portfolio – 5%
- Track TAT for processes within Credit Operations in NBV - 5%

COMPETENCE REQUIREMENTS

- Portfolio monitoring skills to effectively perform portfolio monitoring and reporting activities/tasks in a manner that consistently produce high quality of service.
- Strong numerical and credit analytical skills.
- IT competence/computer literacy, and particularly advanced knowledge of MS excel and access.
- Ability to work with tables/reports and software that support easier data extraction, analysis and presentation.
- Knowledge and effective application of all relevant bank policies, processes, procedures and guidance to consistently achieve required compliance standards or benchmarks.
- Strong oral and written communication skills to articulate risk concerns and recommendations where the risks are evident to communicate effectively with business heads and product managers.
- Self-empowerment to enable development of open communication, teamwork and trust that are needed to support performance and customer-service oriented culture.

QUALIFICATIONS AND EXPERIENCE REQUIREMENTS

- University degree- Upper second division or equivalent.
- Ability to analyze information and report on performance of credit portfolio.
- Proficiency in IT data management and BI programs.
- 4 years banking experience with at least 2 years covering portfolio analysis and debt management in a highly automated environment