



ABOUT FCM BANK

FCM Bank Ltd, headquartered in Swatar, Malta, is a growing financial institution with an expanding presence in the Czech Republic and Germany. We provide lending solutions including working capital, real estate, project finance, and investment loans.

In addition, we offer deposit products for both individual and corporate clients. At FCM Bank, we focus on building long-term relationships, delivering reliable service, and supporting our clients with a genuine commitment to their success.

We have recently opened a **SENIOR RISK ANALYST** position and are seeking a talented individual with a proven track record to join our dynamic team of professionals.

The Senior Risk Analyst will support the Bank's Risk Management function in identifying, monitoring, and mitigating risks, while contributing to key risk processes, regulatory deliverables, and the ongoing enhancement of the Bank's risk framework.

KEY RESPONSIBILITIES

- Monitor KRIs and Risk Appetite metrics; escalate breaches as required;
- Support ICAAP and ILAAP processes, including data preparation, analysis, and documentation;
- Prepare risk reports, dashboards, and presentations for management and committees;
- Analyse risk data and support development of internal risk reporting;
- Support RWA calculations and regulatory ratios;
- Assist in IRRBB and capital/liquidity projection processes;
- Maintain risk data warehouse and support data integrity/automation initiatives;
- Support ECL calculations and maintain forborne exposure records;
- Maintain operational risk register and incident dashboard;
- Support audits and regulatory reviews with data and documentation;
- Review and update risk policies and procedures in line with regulatory expectations

QUALIFICATIONS/REQUIREMENTS

- Degree in Finance, Economics, Risk, or a related quantitative field (e.g. Mathematics or Statistics);
- Experience in financial services, preferably within a bank risk management function;
- Working knowledge of ICAAP / ILAAP and regulatory frameworks is an asset;
- Advanced MS Excel / Office skills; good data analysis capability (knowledge of data analytics tools such as Power BI is considered an asset);



- Good analytical and problem-solving skills;
- Strong organisational skills with ability to manage multiple deadlines;
- Ability to work independently with limited supervision;
- Proactive, reliable, and detail-oriented;
- Fluent in English (Maltese considered an asset).

BENEFITS (in addition to the statutory employment conditions):

- Discretionary annual bonus (based on individual and company performance)
- Private health and dental insurance cover
- Preferential staff home loan rate (subject to successful probation)
- A Training and Development support budget
- Supportive and collaborative company culture with regular team events and activities

If you are interested in being considered for this position, please send a cover letter and CV to vacancy@fcmbank.com.mt