



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.

Currently the position of **SENIOR CREDIT RISK ANALYST** is open, and the Bank is seeking a talented individual with a demonstrable record of accomplishment to join the dynamic team of professionals.

THE ROLE

The successful candidate will form part of the Risk Management team and will be responsible for assessing and managing credit risk related to new and existing corporate lending facilities, ensuring they are aligned with the Bank's risk parameters.

KEY RESPONSIBILITIES

- Act as a subject expert in relation to credit risk;
- Conduct credit assessments for new and existing credit facilities, including recommendations to the credit committee;
- Ensure that requests fall within the Bank's risk appetite;
- Liaise with Bank appointed architects and follow up on relevant valuations;
- Provide continuous and timely feedback to the Corporate Team;
- Completion of ad hoc requests from Senior Management and external stakeholders;
- Assist in the ongoing updates of risk management policies;
- Assist in the update of credit procedures and related documentation;
- To keep up to date with the Bank's large exposure risks;
- Keep abreast of internal standards and business goals;
- Assist in the scale-up the credit risk function of the company and managing resources where required

REQUIREMENTS

- Minimum of 3 years' experience in credit risk, preferably in corporate lending;
- Ability to assess, analyse and interpret financial information;



- Proficiency with Maltese lending standards, including knowledge on collateral requirements;
- Diploma or Degree level of education, preferably in Finance or Risk related fields;
- Excellent verbal and written communication skills in both English and Maltese;
- Proficiency in Word and Excel applications;
- Pro-active and able to work on own initiative with a can-do attitude;
- Possess high integrity and professional ethics;
- Highly motivated and a good team player;

BENEFITS

- Health insurance cover under the 'Private Hospital Scheme' and Dental Insurance cover;
- Staff home loans at beneficial rate - subject to successful probation;
- Training and Development budget;
- Company Events and Teambuildings;
- Discretionary annual Bonus based on individual KPIs and company results.

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