



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 a **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 join the Risk Management team and be responsible for assessing and monitoring credit risk associated with new and existing corporate lending facilities, ensuring alignment with the Bank's Risk Appetite Framework, policies, and regulatory requirements.

KEY RESPONSIBILITIES

- Act as a subject expert in relation to credit risk;
- Conduct detailed credit risk assessments of new and existing lending facilities and prepare recommendations for Credit Committee consideration;
- Ensure that requests fall within the Bank's risk appetite;
- Liaise with Bank appointed architects and follow up on relevant valuations and queries;
- Liaise closely with the Corporate Banking team to provide timely risk-related feedback and guidance throughout the credit process;
- Completion of ad hoc requests from Senior Management and external stakeholders;
- Assess and recommend amendments presented in the form of credit memos;
- Ensure approved lending facilities and related information are accurately reflected in internal systems and records;
- Clarifying queries from the Operations Department on approved documents;
- Assist in the update of credit procedures and related documentation;
- Monitor lending exposures and ensure compliance with internal limits and regulatory requirements;
- Maintain a thorough understanding of the Bank's policies, procedures, risk standards, and strategic objectives.



REQUIREMENTS

- Experience in credit risk is preferred, particularly in corporate lending;
- Good knowledge of Accounting and financial analysis skills, including the ability to interpret Income Statements, Balance Sheets, Cash Flow Statements and Financial Projections;
- Highly organised with strong attention to detail and the ability to manage multiple workstreams while maintaining accuracy and meeting deadlines;
- Strong analytical and problem-solving skills with the ability to independently assess complex credit proposals;
- Proficiency with Maltese lending standards, including knowledge on collateral requirements;
- Diploma or Degree level of education, preferably in Banking or Risk related fields;
- Excellent verbal and written communication skills in both English and Maltese;
- Proficiency in Word and Excel applications;
- Proactive 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;
- Discretionary annual bonus based on individual KPIs and company results;
- Parking;
- Training and Development opportunities;
- Company and team-building events.

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