



About FCM Bank

FCM Bank Limited is based in Malta and forms part of the SAB Group. FCM Bank Ltd. specializes in corporate lending via Working capital loans, Real Estate Loans, Project Finance loans and Investment loans as well as providing deposit products for retail and corporate clients. The bank focuses on delivering simple and straightforward products to its customers whilst striving to provide them with the best service possible. Our strong customer focus is reflected in our workplace, and we are constantly evolving and looking for opportunities for success in this dynamic and challenging market. Our people are our most important asset and play a vital role in our efforts to continually enhance our performance for customers and provide best-in-class products and services.

We have recently opened the position of **CREDIT AND RISK ANALYST JUNIOR** and are seeking a talented individual with a demonstrable record of accomplishment to join our dynamic team of professionals.

Job description

The prospect candidate will be forming part of the risk management team and supporting the Bank's senior risk managers in the overall risk management of the Bank.

Main duties include:

- Conduct credit assessments for new and existing credit facilities, including recommendations to the credit committee;
- Ensuring that requests fall within the Bank's risk appetite;
- Assist in the compilation of periodic risk management reports;
- Provide continuous and timely feedback to the Corporate Team;
- Completion of ad hoc requests from Senior Management and external stakeholders;
- Ensuring that credit rating status is accurately tracked;
- Assist in the ongoing updates of risk management policies;
- Regularly update credit procedures and related documentation;
- Be knowledgeable and up to date about the Bank's significant risks;
- Keep abreast of internal standards and business goals.

Skills and Qualifications required

- A minimum of 2 years experience in banking, ideally in credit and corporate lending.
- Ability to assess, analyse and interpret financial information;
- Diploma or Degree level of education, preferably in Banking and 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;
- Attention to detail.



How to Apply

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