



## ABOUT FCM BANK

FCM Bank Limited is based in Malta and forms part of the SAB Group. FCM Bank Ltd specializes in corporate lending through the following products: Working Capital Loan, Real Estate Loan, Project Finance Loan, and Investment Loan. The Bank also provides deposit products for both retail and corporate clients. With a focus on delivering simple and straightforward products, the Bank strives to provide outstanding service to its customers.

This strong customer focus is reflected in the workplace, as the Bank is constantly evolving and seeking opportunities for success in this dynamic and challenging market. Human Resources are the most important asset and play a vital role in efforts to continually enhance the Bank's performance and provide best-in-class products and services for customers.

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

The Risk Analyst will support the Bank's Risk Management department, in identifying, monitoring, and mitigating risks. This role is an excellent opportunity to gain hands on experience in financial risk analysis, operational risk management, and regulatory compliance within a banking environment.

## KEY RESPONSIBILITIES

- Assist in the compilation, collection and analysis of risk-related data and reports;
- Contribute to the preparation of risk reports and dashboards for senior management;
- Monitor KRIs and the Risk Appetite Statement, escalating any breaches to the relevant department;
- Provide support to ensure compliance with banking regulations;
- Assist in gathering and organising data for audits and regulatory reviews;
- Maintain the operational risk incidents dashboard and support the management of internal controls within the risk register;
- Contribute to the preparation and development of regulatory documents, such as the ICAAP, ILAAP and Recovery Plan, as well as support other projects as required;
- Review and update policies and procedures as necessary;
- Perform administrative and other tasks as required to support the Risk Management team.



## **QUALIFICATIONS/REQUIREMENTS**

- Possess a Diploma or Degree level of education, preferably in Banking or Finance;
- Proficient with MS Office applications particularly in MS Excel and MS Word;
- Fluent in Maltese and English;
- Proactive person with strong understanding of working in a dynamic and growing team;
- Ability to work with minimal supervision and good in prioritising, organising and time management abilities to meet deadlines;
- Experience within a Financial Services institution will be considered an asset.

## **BENEFITS**

- Health insurance cover under the 'Private Hospital Scheme' and Dental Insurance cover;
- Vacation leave of maximum 216 hours per annum on a pro rata basis;
- Staff home loans at beneficial rate - subject to successful probation;
- Company laptop;
- Mobile phone or monthly contract;
- Parking facilities within the Bank's premises.

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