



Example of Credit Risk Associate Job Description

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Our growing company is looking to fill the role of credit risk associate. To join our growing team, please review the list of responsibilities and qualifications.

Responsibilities for credit risk associate

- Serve as SME for tactical credit governance processes and methodology, supporting the US Card DCO and Line of Business teams throughout the credit decision lifecycle
- Provides administrative support to the DCO and Line of Business teams by coordinating and validating credit decisions through the credit decision lifecycle
- Own credit governance oversight reporting and manage internal credit governance deliverables
- Establishing limits philosophy and managing counterparty credit limits
- Sector research
- At an early stage, work closely with the business on the risk aspects of new transactions under consideration and provide direction and guidance as required to ensure the eventual deal structure adequately mitigates key risk concerns
- Review Single Name Strategies and Credit Requests within agreed timelines, evaluate the risks and highlight exceptions to applicable policies and guidelines and recommend appropriate course of action to GRM executives
- Actively follow business and financial performance through continuous monitoring of financial and industry information, regulatory events, external rating agency movements, KMV and other early warning signals
- Ensure a continuous improvement culture with particular focus on reducing non value added processes
- The primary purpose of this role is to ensure the development of an effective IFRS 9 and CCAR measurement platform

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- Collecting and organizing information from subject matter experts
 - Working with cross functional teams in business and IT to apply field naming standards and create attribute definitions
 - Partner with capital advisory to assess the client's needs and objectives, financial situation, and risk tolerance to provide capital advisors with appropriate ratings to understand situation Prepare credit analysis and seek approval for all transactions, including loans, derivatives, and operating exposures, individually or as part of a deal team to ensure the credit products are delivered to the clients in a seamless manner
 - Structure and negotiate credit agreements, commitment papers, ISDAs, GMRA's and documentation with counsel and coordinate implementation
 - Perform credit diligence on an ongoing basis and remain current on all aspects of the credit relationship, including exposure, compliance, potential problems and opportunities
 - Provide credit expertise in structuring and/or pricing loan and derivative transactions