



Example of Risk Credit Analyst Job Description

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Our company is hiring for a risk credit analyst. We appreciate you taking the time to review the list of qualifications and to apply for the position. If you don't fill all of the qualifications, you may still be considered depending on your level of experience.

Responsibilities for risk credit analyst

- Provide ongoing monitoring and control to ensure adherence to risk appetite and standards
- Use independent judgement and critical thinking in order to make informed real-time decisions to mitigate risk through securing funds, negotiating collateral requirements, or exiting fraudulent and excessive risk accounts
- Evaluate technical information regarding the source and nature of transactional activity and access to aid in the identification and mitigation of risk
- Interface regularly with clients, merchants, and bank partners to effectively manage risk with professionalism, integrity and empathy
- Coordinate risk mitigation efforts with internal and external partners to ensure appropriate response
- Manage inquiries related to accounts under review via email and inbound telephone calls
- Performs credit analysis and underwriting activities, evaluating financial position and credit worthiness, for prospective and existing commercial/merchant/portfolio accounts, Maintains and reviews current information on existing accounts
- Prepare recurring credit stress testing and portfolio reports for assigned portfolios ad hoc credit risk analysis reports as requested by management
- Perform recurring credit risk and loss forecasting in accordance with DFAST and CECL requirements for assigned portfolios

rating models, according to required guidelines

Qualifications for risk credit analyst

- Bachelors degree in Statistics, Mathematics, Economics, Finance or Computer Science
- BA/BS Degree in Business Administration, Computer Science, Economics, Math, Statistics, Operations Research, Engineering or other related field
- Work experience with Oracle, Hadoop, SAS, Python, R or other similar products
- Master Degree in Business Administration, Computer Science, Economics, Math, Statistics, Operations Research, Engineering or other related field
- Previous banking/risk management/analytical experience
- University degree preferably in Economics, Finance or quantitative discipline