



# Example of VP-Credit Job Description

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Our growing company is looking for a vp-credit. Please review the list of responsibilities and qualifications. While this is our ideal list, we will consider candidates that do not necessarily have all of the qualifications, but have sufficient experience and talent.

## Responsibilities for vp-credit

- Review new products, processes and operations for any additional intraday credit exposure
- Keep abreast of market conditions, regulatory developments and industry trends to anticipate credit deterioration and recommend corrective courses of action, as needed
- Be the communication key with relevant stakeholders and external parties regarding credit risk related matters
- Manage a team of junior credit analysts
- You will be involved in the pricing and structuring of a wide array of transactions from derivative instruments, structured repos, structured notes and asset based credit facilities
- Continuously evaluate the effectiveness of the risk management process for the portfolio and make appropriate recommendations for improvement as needed
- Monitoring of annual and interim financial performance
- Counterparty/obligor / issuer due diligence, including participation in calls on/meeting with counterparties with Relationship Executive or Sales Personnel
- Attendance at bank meetings/analyst meetings, as appropriate
- Annual portfolio review and presentation

## Qualifications for vp-credit

- Accurate and relevant documentation of required information in all presentations in conformance with Bank policy
- Processing of all Limits Requests/Product Proposals for the assigned names, preparation of recommendations to senior management for such names
- Meetings with internal & external auditors and regulators
- Experience at an investment bank, but other financial services experience
- Proficiency in MS Excel including macros, vlookup, pivot tables and complex formulas