



**KentBank d.d.** a modern universal Bank, with focus on the clients' needs, offering to the clients 15 Branches all over Croatia, has a vacancy for:

## **Head of Risk Underwriting Unit (m/f)**

### **JOB DESCRIPTION**

Credit risk assessment as well as prevention and identification of potential fraud in the process of approving placements to legal entities and retail clients, in order to preserve the targeted risk profile and asset quality, as well as to optimize the ratio of credit risk cost and profit from credit business.

### **Your main tasks:**

---

- To ensure a systematic credit risk management with the aim to reduce losses, as well as to ensure adequate capital allocation;
- Management and responsibility for the work of the Unit (organization and supervision);
- Participation in the development of the Bank's business strategy, especially in the credit risk strategy;
- Proposing/initiating changes in work processes/models with the aim to increase efficiency and process automation, as well as to adjust them to the business needs;
- To ensure the environment and conditions for the return of bank placements through all available means;
- Participation in Credit, ALCO and RICO committees, as well as in other committees, contributing in reduction of risk to an appropriate level;
- Coordinating the work of the Unit with other organizational units in the Bank;
- Active support in creating, maintaining and improving credit risk assessment processes and tools;
- Preparation of an opinion and / or approval of credit applications in accordance with the prescribed credit risk approval process;
- Activities related to the process of determining the rating of business entities, including verification and correction of ratings;
- prevention and identification of potential frauds in the process of approving placements to clients within its competence;
- application of valid credit risk management standards in maintaining the quality of the credit portfolio - reduction of NPL indicators (area of credit risks);
- enable quality and efficient credit risk approval process and continuous improvement of the credit risk approval system;
- enable quality professional support to business lines by advising and giving recommendations for adequate structuring of new placements;
- ensuring the implementation of activities related to the prevention and identification of potential fraud in the process of approving credit placements in accordance with legal provisions and internally defined rules and guidelines, in order to reduce the risk of fraud;
- continuous reporting related to credit fraud;
- active contribution to the implementation of protection measures;

- giving opinions and / or approving for all types of credit applications in accordance with authorizations and internal acts;
- Participation in the development of work procedures and internal acts;
- Responsible for compliance of business processes and documentation with relevant regulations;
- Responsible for selection, development and monitoring of the employees within the Unit;

#### **Your profile:**

---

- University degree (Economics/Mathematics/Technical studies or similar);
- Minimum 10 years of Banking experience in credit risk management;
- Experience in people management;
- Good knowledge of English (spoken and written)
- Excellent knowledge of MS office, Excel and Access
- Skills: managerial skills (ability to communicate at all levels, ability to motivate, control, delegate, plan, coach and develop employees); leadership skills (ability to create and communicate vision as well as to create and implement strategy in a clear and understandable manner); numeric and analytical skills, planning and organization, decision making, problem solving

#### **We are offering:**

---

- Permanent Employment contract;
- Work in a professional and motivated team;
- Stimulative and dynamic environment;
- Possibility for personal development;

If you are interested in the announced job vacancy, send your CV no later than **27.11.2020.** to the e-mail address: **zaposlenje@kentbank.hr** with the job title in the subject of the mail. Only shortlisted candidates will be contacted. By submitting the application, you give your consent to the processing of your personal data for the purpose of conducting this selection procedure by KentBank d.d. More information about the data we collect and process during the selection process, the period of their retention and your rights can be found in the Privacy Statement for job applicants published on our website ([www.kentbank.hr](http://www.kentbank.hr)).