

Industrial and Commercial Bank of China Zurich Branch provides a wide variety of services and products for corporate clients and financial institutions, including deposits, remittance, loans, trade finance, securities, foreign exchange trading and RMB business.

In Risk Control Department, we are looking for a

## (Junior) Credit Risk Officer

## Your Responsibilities:

- Take responsibility for the Branch's credit portfolio consisting of international corporate clients and financial institutions with varying levels of risk exposure, difficulty and complexity.
- Assess new credit applications. Evaluate credit terms/structure, counterparty financial performance, business model, economic/industry operating environment and other relevant risk factors.
- Prepare credit reports with high analytical quality within credit policies and guidelines and present to the Credit Review Committee.
- Monitor the Branch's credit exposure and review and renew credit limits and credit ratings in adherence to credit policy and procedures.
- Operate the Branch's credit risk management system.
- Assist the team with tasks pertaining to market and operational risk management, internal and external reporting as well as internal and regulatory audits.

## Your Profile:

- Bachelor's degree in Business, Finance, Economics or a related field. Relevant post graduate qualifications (e.g. CFA, FRM) would be highly regarded.
- Understanding of financial statements, including ratio analysis, cash flow analysis, and accounting standards, with 1 plus years' experience in analysing corporates or financial institutions, preferably obtained in a commercial bank.
- Fluent in English (written and verbal).
- Proficient user of MS Office (Excel, PowerPoint and Word).
- Good organizational skills with ability to priorities work under pressure.
- Excellent interpersonal skills and team spirit.

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