

Company Background:

DGB Bank is a licensed commercial bank in Cambodia and a member of DGB Financial Group in Korea listed on Korea Stock Exchange. Candidates meeting the following conditions are kindly invited for interview to join the Bank.

**Job Title: Senior Credit Risk Officer
Base in Phnom Penh, Head Office**

Responsibilities:

- Assist Risk Managers to develop/update and effectively implement Credit Risk Management Policies & Guidelines and Program;
- Closely work with operational risk team on the implementation of Operational Risk Management Tools, such as KRI, LED, and so on;
- Join review Credit Policies/Procedures and relevant Guidelines with Credit Division to ensure control effectiveness and risk mitigation;
- Assist Risk Managers to monitor risk appetite and risk tolerance limit on an on-going basis;
- Assist Risk Managers to ensure Credit Policies/Procedures comply with all applicable regulations and relevant Laws/Prakas in Banking sector;
- Review and monitor the refreshing of credit risk ratings (CRR) if necessary;
- Actively participate on risk assessment for new credit product and amendment terms & conditions/tools/guidelines/policies following New Product Approval Guideline;
- Assist Risk Managers to conduct Credit Stress Testing as per regulator's requirement on a quarterly basis for the submission to NBC and Risk Management Committee (RMC);
- Evaluate portfolio at risk under stress conditions;
- Monitor Bank's credit portfolio management and concentrations risk to advise BUs for changes in the Bank's credit strategy, where necessary;
- Actively assist BUs to set internal portfolio concentration risk limits to avoid regulatory breach;
- Assist Risk Managers to engage in the discussion on the Credit Risk Concentration with respect to specific geographic location/industry/ sector, which will be reported to RMC.
- Actively engage in the discussion with BUs in establishing target market and risk acceptance criteria to meet BUs' respective business planning and strategies;
- Assist Risk Managers to prepare and file Credit Risk Management monthly and quarterly reports for Risk Management Committee (RMC);
- Review loan classification and impairment provisioning;
- Review Restructuring and/or Rescheduling of Facilities Process flow;
- Review and validate Expected Credit Loss (ECL);
- Perform economy analysis & business news update, and
- Other tasks assigned by Risk Managers.

Requirements:

- Completion of Bachelor Degree is required;
- At least 3 years of relevant experiences in Credit Management or related fields (Audit firm and BFIs are preferable.);
- Good knowledge and experience of Credit facilities and risk related;
- Good understanding of regulatory requirements;
- Possess ability in problem solving and negotiation skills;
- Be initiative, flexible, and having good interpersonal skills;
- Ability to work as a team - leadership skill;
- Attentions to detail and accuracy;
- Proficiency in Microsoft Office;
- Good communication skills both written and spoken;
- Good command of English both written and spoken;

Remunerations:

Competitive salary with benefit packages, including two months bonus of basic salary, lunch allowance, insurance, uniform, etc.

How to apply:

CV with Cover letter to the following address: N° 689B, Kampuchekrom Blvd., Sangkat Teuk Laak I, Khan Toul Kork, Phnom Penh, Cambodia. Tel: 023 999 990, Email: hr@dgbcamodia.com. Only short-listed candidates will be invited for interview.