Credit Risk Executive

CrediaBank, which was created through the merger of Attica Bank and the former Pancreta Bank, is looking for a **Credit Risk Executive** to join our dynamic team.

Job details
Job type: **Full-time**
Location: **Athens, Greece**
Apply via email to: **recruitment@crediabank.com**

About the job
CrediaBank is seeking a Credit Risk Executive, to contribute to the analysis, monitoring, assessment and management of credit risk, with particular emphasis on CrediaBank Group's international activities. The ideal candidate should possess expertise in Credit Risk as well as knowledge in data analysis, alongside strong analytical and critical thinking and a result-oriented mindset.

Responsibilities
- Monitor and assess credit risk, at portfolio level, through data analysis and processing
- Estimate credit risk parameters in the IFRS 9 impairment provisions calculation and contribute to the execution of the IFRS 9 impairments process
- Perform data, parameters and output quality checks related to the impairment calculation process
- Prepare, review and validate data required for quarterly regulatory reporting (COR 25, FSD01, COREP)
- Contribute to the credit risk parameters, models and methodologies development and review
- Provide credit risk data and analysis to internal or external stakeholders, as required
- Prepare internal, regulatory/supervisory and ad-hoc reports related to credit risk
- Participate in supervisory and internal exercises, including ICAAP, stress testing
- Assess and monitor Large Exposures and concentration risk
- Monitor compliance with credit risk–related Risk Appetite Statements and prepare relevant reports.

Qualifications
- University degree in Economics, STEM or Engineering disciplines
- Master's degree in a relevant discipline or a recognized professional certification relevant to the role (CFA / FRM / PRMIA) will be considered an asset
- Excellent command of the English language, both written and spoken
- Very good computer literacy, with strong use of MS Office, particularly Excel
- Knowledge of Python, SAS, SQL, will be considered an asset
- At least 5 years of professional experience in a banking environment, including a minimum of 3 years in a Credit Risk Management function
- Strong analytical mindset with keen attention to detail and commitment to regulatory compliance
- Critical thinking and problem-solving ability

- Ability to combine complex information and propose holistic, result-oriented solutions
- Excellent communication and negotiation abilities
- Strong team-oriented approach and ability to collaborate effectively
- Flexibility, adaptability and capability to manage change
- Commitment to continuous learning and professional development.

About CrediaBank

CrediaBank was created through the merger of Attica Bank and the former Pancreta Bank and is the 5th largest bank in Greece in terms of assets. It is a modern banking institution with a network of 65 branches and 5 business centers across the country, serving approximately 300,000 individuals and businesses with a wide portfolio of deposit, investment, and insurance products, mutual funds, loans, and brokerage services. Customer service is a top priority for CrediaBank, which is why it is the only bank that welcomes customers both with and without appointments, offers cashier services available throughout the day, and operates with extended hours through the CrediaConnect service.

CrediaBank operates as a credit institution supervised by the Bank of Greece, strictly applying both European and national regulatory frameworks governing the operation of banks. More information about the Bank is available on our website www.crediabank.com

We respect your personal data

CrediaBank, taking into account that the personal data of candidate employees is of great importance, informs you in accordance with Regulation (EU) 2016/679 and the relevant provisions of the applicable Greek legislation for the protection of personal data, in its capacity as controller of the type of personal data it collects, the reason they are collected and processed and how long they are retained here bit.ly/3uUXmR3.