

Job Specification	
<b>Division/Department: Voice Cash Bank</b>	
<b>Job title: Risk Analyst</b>	<b>Location: Malta</b>
<b>Reports to: TBD</b>	<b>Title: Head of Risk</b>
<p><b>Position Description:</b>            The Risk Analyst will report directly to the Head of Risk and facilitate the execution of Credit, Market and Operational Risk Control processes and infrastructure as a key enabler to achieving the business objectives of the organization. The Risk Analyst will have responsibility for the review and implementation of the business risk management framework. The responsibilities of this position will also include providing advice to the Head of Risk and other Senior management on overall best practices in business risk management, as well as being responsible for the oversight of the company's internal audit program.</p>	
<p><b>Areas of responsibility:</b></p> <ul style="list-style-type: none"> <li>• <b>Market</b> <ul style="list-style-type: none"> <li>➤ Identification and analysis of key Market risk issues including understanding of currency exposure and liquidity issues</li> <li>➤ Understanding basic principles of Market and system risk in the current landscape</li> </ul> </li> <li>• <b>Operational</b> <ul style="list-style-type: none"> <li>➤ Reviewing and updating VCBs' Operational Risk Policy</li> <li>➤ Identification and management of key operational risk issues</li> <li>➤ Preparing and updating operational risk assessments, operational risk framework; monitoring and keeping them up to date to ensure appropriate management</li> <li>➤ Management of the internal audit program</li> </ul> </li> <li>• <b>Credit Risk</b> <ul style="list-style-type: none"> <li>➤ Identification of analysis of key credit risk factors affecting the organization</li> <li>➤ Analysing Credit Risk within the bank and identifying potential risk areas</li> </ul> </li> <li>• <b>General Risk</b> <ul style="list-style-type: none"> <li>➤ Be responsible for establishing and communicating the organisations Credit, Market and Operational Risk Management strategy objectives and directions with assistance from the Head of Risk and other Senior Managers</li> <li>➤ Ensure all relevant management develop and communicate risk management policies, risk appetite and risk limits within agreed timeframes</li> <li>➤ Ensure action plans associated with identified risk issues are communicated and actioned within applicable timelines</li> <li>➤ Establish, communicate and facilitate the use of appropriate Risk Management methodologies, tools and techniques</li> <li>➤ Collaborate with managers at all levels across the organisation to ensure that</li> </ul> </li> </ul>	

risk management is embedded to an operational level within the business and that staff at all levels are aware of and manage risk as a core part of their responsibilities

- Liaising with other specialist and external advisors on the control environment and tracking the implementation of recommendations
- Provide guidance and training to employees at all levels on core and on-going risk management issues
- Ad hoc tasks as directed by line manager

### **Key Competency's**

- An ability to understand and interpret financial information and principles
- Ability to think strategically
- Ability to work with all levels of management and across business units and departments
- Have a strong leadership presence and the ability to interact effectively with the CEO, Senior Management team as well as the Risk Management Committee
- Must have strong communication skills: verbal and written
- Excellent facilitation skills
- Creative problem solving skills
- Excellent understanding of the local and global financial services industry and markets
- In depth knowledge of the Risk Management function

### **Knowledge and Experience**

- 3 years' experience in Risk within Financial Services
- Strong track record of academic and professional achievement

### **Education**

Professional qualifications from the Institute of Risk Management or similar institution