

Position Name:	Credit Analyst (Bilingual Mandarin preferred)
Department:	Credit & Risk Department
Position Status:	Full-time
Work Location:	Head Office (Vancouver)
Working Hour:	Monday to Friday; 8:45 am to 5:15 pm

## Job Scope:

- To provide support to superiors
- To provide support to lending officers.
- Provide ongoing maintenance of scanned credit files for credit & risk department, liaise with Loan Service unit, and prepare internal reports.
- Prepare risk related management reports on regular basis.
- Provide support in credit & risk related P&P review.
- To learn and develop in the knowledge and experience on residential lending and risk functions.
- Support the credit application approval flow and documents review.
- Other ad hoc projects assigned by management.

## Key Responsibilities:

- Reconciles and reports on the risk results for the Bank.
- ECL analysis, budgets, forecasts etc.
- Participates in the preparation of financial statements.
- Participates in the preparation of regular reports to the regulator, Parent Bank and Auditor.

- Compiles information, ad hoc data extracts and reports in response to various inquiries from management as well as external bodies such as auditors, Parent Bank and regulatory agencies.
- Recommends new procedures, instructions and system modifications to improve the efficiency, timeliness, accuracy and completeness of Risk Management Framework.
- Responds to internal and external audit requests and inquiries.
- Identifies and implements staff training and development opportunities.
- Liaises with other departments and ensure knowledge transfer and updates to staff regarding new developments and policies.
- Special projects and other ad hoc duties as required.

## **Key Qualifications:**

- University degree in Finance preferred
- Three (3) to five (5) years' experience in financial institution. Banking experience preferred.
- Intermediate/Advanced level of Excel spreadsheet skills, strong computer aptitude
- Strong written and verbal communication skills
- Detail oriented.
- Strong time management skills

## How to Apply:

Please forward resume and cover letter with the application position in confidence to Human Resources Department at

350-2608 Granville Street, Vancouver B.C. Canada V6H 3V3

E-mail: <u>HR@ctbcbank.ca</u>