Credit Risk Specialist

Area: Credit Area
Location: Estonia, Tallinn or Tartu

What you’ll be doing
Regularly monitoring branch credit portfolio quality and ensure the delivery of set quality targets.
Keeping credit risk related regulations, policies and processes up to date and training branch employees
Leading or participating in development projects which are related to credit risk management (implementation of registers/databases, external scoring, new credit process etc.).

Why is this important to Bigbank?
We like our customers and want them to have a delightful user experience. This is where you come in if you’re a Credit Risk Officer. How? We need to define requirements which will bring us attractive customers and help Bigbank to be attractive to its customers. You need to utilize available data sources on the market, keep an eye on what competitors are doing and shape credit conditions which will help to deliver planned portfolio quality.

How you’ll spend your day
You will be monitoring and testing credit policy technological tools (web decision, calculators etc).
You will be supporting branch with credit risk related ad-hoc analysis.
You will be creating local credit risk related internal procedures and processes on sufficient level and update them promptly
You will keep an eye on local market best practices.
You will organise Country Credit Committees (CCC) regular meetings, prepare proposals for Country Credit Committees (CCC) and forward them to Group Risk Team

Things you’re already doing:
You have experience in finance sector preferably in credit risk.
You have advanced analytical skills and interest to work with numbers.
You have experience working with large datasets.
You have good project management skills and ability to see the big picture
You know how to lead people to meet challenges and constantly improve.

You’ll be rewarded like this
• Competitive salary (reviewed yearly based on your performance)
• Good people to collaborate with - check out @lifeatbigbank and #bigbankwow at Instagram
• Good conditions for professional and personal development
• Monthly sports benefit + free participation at 2 national sport events
• 2 paid important personal days
• 3 paid 'stay at home and get well days

Additional info
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For applying
Send your CV to jobs@bigbank.eu by 6th May