

Job Advert Details

Some careers have more impact than others.

If you are looking for a role where you can continue to make an impression, take the next step at HSBC where your contributions will always be valued.

Corporate Banking provides international financial services solutions that support businesses ranging from large corporates to mid-market enterprises in a variety of industry sectors all over the world. Leveraging the strength, scope and expertise of our global product network, Corporate Banking is positioned as an essential partner to large and mid-market enterprises seeking to maximise their potential internationally, offering streamlined business access to HSBC's international network and broad range of market leading banking products and services.

We are currently seeking an experienced professional to join our team in the role of Manager - Risk Analysis Unit.

Principal Responsibilities

- Provide leadership to Risk Analysis Unit whilst supporting both offshore Credit Analysis Unit and onshore Relationship Managers (RMs) and segments to maintain a high-quality loan book.
- Preparation of structured, appropriate, and focused credit proposals for key clients within the approved lending sectors of the bank, specifically focusing on annual reviews, interim reviews, and new money proposals in line with predetermined deadlines.
- Provide high quality industry sector, competitor, and client level analysis to support overall credit risk assessment and decision-making process.
- Identify strategies to maintain / enhance overall relationship return and ensure early identification of potential credit issues and escalation of such issues into the Worry, Watch Monitor process.
- Undertake appropriate analysis and preparation of credit proposals for annual reviews in line with predetermined deadlines.
- Drive the credit analysis process in a timely manner through effective interaction with multiple, and diverse stakeholder groups, including internal and external stakeholders including customers and their peer groups often against challenging timeframes and competing priorities. The role holder is expected to work effectively and successfully across a matrix environment to support senior/executive stakeholders, and the ultimate credit approvers.
- Evidence the ability to leverage networks to assist in validating ideas and in the interests of research throughout all levels of the organization.
- To be abreast and to understand and ensure compliance with the latest business, regulatory, industry, tax, financial and economic developments that would impact the ultimate credit standing of the portfolio of customers.
- Maintain HSBC internal control standards, including timely implementation of internal and external audit points together with any issues raised by external regulators.
- Assist and support Relationship Managers (RM) to extract maximum economic value from customers, to drive towards achieving the financial plans whilst providing quality service and maintaining sound credit quality.
- Participate in ad hoc projects relating to portfolio review, management reports and improving risk mitigants.

Requirements

- Minimum of a bachelor's degree in management, business, related field, or equivalent experience and/or a professional qualification in an approved financial qualification (CIMA/ ACCA/ CFA etc.) in which the holder is an institute member.
- Strong knowledge of credit, lending, and financial analysis with 3 years of credit and lending experience
- Experience in a corporate banking environment preferred.
- Proven track record of communicating effectively within the organization and with customer groups.
- Strong analytical skills, communication skills, decision-making skills, lateral thinking skills, influencing skills and interpersonal skills.
- Ability to work in a team-oriented environment and effectively influence and communicate across various business lines at different levels within the organization.

When applying, please submit a full resume.

You will achieve more at HSBC.

HSBC is committed to building a culture where all employees are valued, respected and opinions count. We take pride in providing a workplace that fosters continuous professional development, flexible working, and opportunities to grow within an inclusive and diverse environment. Personal data held by the Bank relating to employment applications will be used in accordance with our Privacy Statement, which is available on our website.