

<b>JOB TITLE:</b>	Credit Risk & ESG Analyst	<b>REFERENCE INDICATOR:</b>	ERM/Risk Measurement
<b>DIVISION:</b>	Risk Management	<b>DEPARTMENT/ UNIT:</b>	ERM/Risk Measurement /ESRM & Sustainability
<b>JOB GRADE:</b>	ABO- DM	<b>VERSION NO.:</b>	1

**JOB OBJECTIVE(S)**

- The Credit Risk & ESG Analyst is responsible for identifying, assessing, monitoring, and mitigating credit and enterprise-wide risks while integrating Environmental, Social, and Governance (ESG) considerations into the organization's risk management framework.
- The role supports the implementation of Enterprise Risk Management (ERM) practices across the Bank, ensuring that credit exposures, operational risks, compliance obligations, and ESG risks are effectively managed in line with the organization's risk appetite and regulatory requirements.

**CREDIT RISK MANAGEMENT**

- Updating of macros in the IFRS 9 model and periodically evaluating and validating the model
- Conduct comprehensive operational credit risk assessments for new and existing borrowers, and collateral evaluation.
- Monitor loan portfolio performance and identify early warning indicators of credit deterioration.
- Conduct portfolio stress testing and concentration risk analysis.
- Support the implementation of risk mitigation strategies, including evaluation and covenant structuring.

**ENTERPRISE RISK MANAGEMENT (ERM)**

- Support implementation of the Bank's ERM framework aligned with global risk management standards such as COSO Enterprise Risk Management Framework and ISO 31000 Risk Management Standard.
- Assist in identifying and documenting enterprise-wide risks, operational, liquidity, and market risk.
- Maintain and update the enterprise risk register and risk taxonomy.
- Facilitate risk assessments across business units and ensure alignment with the Bank's risk appetite.
- Monitor and report key risk indicators (KRIs) and risk exposures across the organization.
- Support development of risk mitigation plans and control frameworks

**ESG Risk Integration**

- Integrate ESG considerations into credit risk assessments and enterprise risk processes.
- Evaluate borrowers' exposure to climate-related risks, environmental impact, and sustainability practices.
- Assess social risks, including labor practices, community relations, and stakeholder impact.
- Evaluate corporate governance practices, transparency, and compliance history.
- Support the development and implementation of ESG risk policies and sustainable finance guidelines.

**Environmental Metrics**

- Carbon emissions exposure of financed entities
- Energy efficiency and resource utilization indicators
- Climate transition and physical risk exposure

**Social Metrics**

- Workforce diversity and labor practices
- Occupational health and safety standards
- Community and stakeholder impact assessments
- Governance Metrics
- Board structure and oversight
- Anti-corruption and ethical conduct policies
- Transparency and regulatory compliance

**KEY PERFORMANCE INDICATORS**

- Credit portfolio quality and non-performing loan ratio.
- Timeliness and quality of enterprise risk reporting.
- Percentage of credit assessments incorporating ESG risk screening.
- Effective monitoring of key risk indicators across business units.
- Reduction in exposure to high ESG-risk sectors.

**JOB REQUIREMENTS**

**Education:** Bachelor's degree in Finance, Risk Management, Economics, Sustainability, or related discipline. Professional certifications such as FRM, CFA, PRM, or ESG certification are advantageous.

**Experience:** 3–5+ years of experience in credit risk, enterprise risk management, or financial risk analysis. Familiarity with ERM frameworks and ESG risk management practices.

**KEY COMPETENCY REQUIREMENTS**

- Environmental Metrics
- Carbon emissions exposure of financed entities
- Energy efficiency and resource utilization indicators
- Climate transition and physical risk exposure
- Social Metrics
- Workforce diversity and labor practices
- Occupational health and safety standards
- Community and stakeholder impact assessments
- Governance Metrics
- Board structure and oversight
- Anti-corruption and ethical conduct policies
- Transparency and regulatory compliance

**REPORTING RELATIONSHIPS**

**Functionally reports to:** Chief Risk Officer (CRO)

**Administratively reports to:** Chief Risk Officer (CRO)

Developed by:	Approved by:	Last revised by:
Name:	Name:	Name:
Date:	Date:	Date: