



## **VACANCY**

The Eastern and Southern African Trade and Development Bank previously known as the PTA Bank and now rebranded and trading as Trade Development Bank (TDB) is a specialized African multilateral financial institution serving most of the Eastern and Southern Africa states and corporations. TDB's objective is to provide short, medium and long-term financing to viable trade, projects and infrastructure finance activities in member states.

TDB aims to attract and retain exceptionally talented professionals by offering a conducive working environment and attractive salaries and benefits. In line with its growth strategy, TDB is looking for self-motivated and results oriented professionals to join a team committed to building a world class financial institution aimed at promoting trade, economic development and regional integration. Interested and qualified candidates from TDB's member states are therefore invited to apply for the subject position:

### **CREDIT FINANCIAL ANALYST**

#### **Job Summary:**

The Credit Financial Analyst ensures that the Bank pursues its mandate by making loans and advances adequate risk mitigation through implementation of a robust credit risk and reward analysis process. The job also entails thorough analysis of data from internal systems, financial statements, financial models, industry and country dynamics, as well as other non-financial information to identify business, financial and portfolio risks and opportunities.

At transactional level, the position holder is responsible for spreading of business financials, analysing trends and ratios to determine reasonableness of projection assumptions; validate and challenge project financial and statistical models in order to establish and mitigate credit risks; obtain additional data to aid credit evaluations and reviews; research the macroeconomic and microeconomic conditions that surrounding potential business, industry and sector decisions; evaluating obligor risk ratings at on-boarding stage and post ; ensuring loan terms have been captured accurately in the Bank's system; financial covenants tracking, monitoring and reporting; Ensure pricing for Risk by embedding the Pricing Policy.

At portfolio level, the position holder is expected to provide management with portfolio insights as inputs to decision making informing the credit risk appetite; probability of default models, sector and country strategies and conducting portfolio stress testing and scenario analysis.

#### **Job Specifications:**

- A Bachelor's degree in Business Administration, Accounting, Finance, Mathematics, Statistics or Econometrics with a relevant Master's degree and professional qualification as added advantage;
- A minimum of 5-8 years' experience working as an analyst in an investment or global corporate banking environment;
- Strong quantitative and qualitative analytical skills including financial modelling and capability to analyse financial statements and portfolio data;
- Ability to draw conclusions from data analysis, problem solve and refine analysis when needed;

- Demonstrated understanding of credit risk management concepts and robust ability to analyse and interpret risk based transactions;

Must be detail oriented but flexible to work in a fast paced environment and team player with excellent communication skills. Applications should include a resume, recent passport size photo, full contact address and the names and addresses of three referees. Candidates must have a good knowledge of the operating environment. Interested and qualified candidates should express their interest by submitting their applications directly to [recruitment@tdbgroup.org](mailto:recruitment@tdbgroup.org) by **23<sup>rd</sup> March 2018**.

Please note that only shortlisted candidates will be contacted for interviews. The Trade and Development Bank is an equal opportunities employer. Female candidates are strongly encouraged to apply.