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| **Company Name** | China Construction Bank (Europe) SA Hungary Branch |
| **Job Title:**  | Head of Risk |
| **Location:** | Budapest |
| **Reports to:** | Double reporting line: General Manager Chief Risk Officer of CCB EU |
| **Subordinates:** | Risk Manager or Risk Officer |
| **Division/Department:** | Risk Management Department |
| **Type of position:** | Full-time |
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| **General Description:**The Head of Risk Management Department is responsible for the implementation and maintenance of the Branch’s risk management framework. She/he is bear the responsibility to ensure the alignment of the local risk framework to the European risk management structure defined at Headquarter level in Luxembourg as well as to implement the guidelines established by the CCB Group. Her/his primary areas of focus are related to credit and operational risks. She/he is reporting, hierarchically and functionally, to both the Chief Risk Officer and Branch Management. She/he is a member of the Bank’s Credit Committee and participates to the meetings discussing proposal attaining to credit facilities granted to Branch’s customers. |
| **Main Duties and Responsibilities:*** Implementing an overall risk management framework at the Branch aligned with the principles and structure of both the European Headquarter and the Group;
* Ensuring the Branch has adopted a comprehensive risk assessment approach, including a detailed structure of limits, guidelines and other parameters to be sued to manage risk taking;
* Ensuring the Branch maintains adequate credit, market, counterparty, liquidity, and operational risk procedures, thus ensuring full compliance with all banking laws, regulations, and internal policies and procedures;
* Ensure the full compliance of the Branch to the Hungarian liquidity regulations and ratios;
* Proactively managing the process through the development of relevant models and control mechanisms to enable accurate assessing, monitoring, forecasting and reporting;
* Responsible for creating and reviewing risk management techniques to control risk exposure that results from the Branch’s activities;
* Continuously improving risk analysis and operational procedures;
* Ensuring proper running day-to-day controls, periodic monitoring activities as well as timely escalation of risk issues to the Risk Management Department in Luxembourg and Branch Management;
* Drafting credit reviews of the application proposed by the front office departments, covering the full spectrum of the risks stemming from the proposals, highlighting its risk-rewards profile and providing a final risk assessment to the Credit Committee;
* Reviewing the credit quality of the portfolio and prepares adequate strategies to follow in case of any deviations from the Bank’s risk profile or repayment schedule;
* Reviewing and checking the expected credit losses of the Branch’s clients as well as the capital requirements stemming from the local credit facilities;
* Ensuring a timely and adequate follow-up of the operational events occurred at Branch level and checking that the remediation actions are effectively in place;
* Coordinating and arranging, jointly with the Branch Head of Compliance, the local Risk and Compliance Committee;
* Oversee the identification and appropriate management of liquidity risk and market risks including interest rate, currency risks associated with the Branch’s activities.
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| **Qualifications:*** Master degree in Finance and Banking. PRM/FRM certifications represent a competitive advantage;
* At least 10 years’ experience in a similar position in a commercial bank dealing with corporate and institutional clients;
* Sound knowledge on a broad range of risks related to the banking sector combined with an expertise in credit and operational risks risk management analytics (KRIs and KPIs);
* Broad knowledge of the European and Hungarian laws and regulations on risk management, capital adequacy and liquidity;
* Extensive knowledge of international financial markets and products;
* Fluent written and spoken English and Hungarian ;
* Chinese/French or German speaking is an asset;
* Analysis skills, oral and written communication skills, organization and prioritizing skills, used to handle confidential information;
* Ability to work in an international environment;
* Any others work related risk management required by Chief Risk Officer or Branch Management;
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