



J Trust Royal Bank

Relationship Credit Analyst

Role Location: Phnom Penh, Cambodia

Role Type: Permanent, Full-time

Relationship Credit Analyst is responsible for supporting the Relationship Credit Team to ensure in-process transactions run smoothly and that data is updated to and recorded within the J Trust Royal Bank's systems accurately. The primary purpose of the role is to conduct high quality, time sensitive analytics to support and make Credit Risk decisions in conjunction with appropriate relationship and risk CAD holders in the completion of business, financial, industry and portfolio analysis and to ensure those decisions are documented in a clear, concise, conclusion based, self-contained and enduring manner.

Key Accountabilities

- Ensure well management of credit portfolio with timely conducting the annual/interim review, monitoring the compliance of customer to agreed credit condition/covenant and proactively managing the high-risk accounts
- Contribute to achieving of growth targets of Corporate Banking through assisting Relationship Credit Manager/ Relationship Manager in preparing credit submission, managing credit portfolio and minimizing operating loss in the business
- Proactively liaise with relationship managers and other product specialists to define/establish credit requirements and structure credit proposals to minimize and mitigate identified credit risks
- Participate in regular joint client visit with Relationship Managers. Work with Relationship Managers to obtain/interpret financial data and information and discuss issues with client
- Monitor workflow across a portfolio, creating instructions, managing client document flow, ensuring system completeness and accuracy, and coordinating execution of instructions with wholesale lending operations
- Live up a strong risk culture and adhere to JTRB policies and processes and assist others in their awareness of key credit policy and process requirements.
- Build collaborative working relationship with relevant stakeholders to ensure best value to the customer

About You

To be successful in this role, you will ideally bring the following:

- Strong financial and credit assessment skill
- Sound knowledge of the principles of Business, Credit Risk, Operational Risk Management and Compliance disciplines
- Excellent Analytical and Problem Solving. Attention to detail and accuracy
- Completion of tertiary qualifications in economics, finance/accounting
- Good organizational and time management skill
- Teamwork and collaboration

How to Apply

Interested candidates are encouraged to apply via: jtrjobs@jtrustroyal.com

Only shortlisted candidates will be contacted.

For more information, please contact us at 023 999 000 or visit us on:

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