

Head of Credit Risk Management



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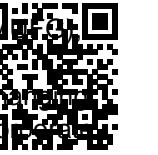
Discover your opportunity with Mitsubishi UFJ Financial Group (MUFG), the 6th largest financial group in the world. Across the globe, we’re 160,000 colleagues, striving to make a difference for every client, organization, and community we serve. We stand for our values, building long-term relationships, serving society, and fostering shared and sustainable growth for a better world.

With a vision to be the world’s most trusted financial group, it’s part of our culture to put people first, listen to new and diverse ideas and collaborate toward greater innovation, speed and agility. This means investing in talent, technologies, and tools that empower you to own your career.

Join MUFG, where being inspired is expected and making a meaningful impact is rewarded.

Would you like to work for one of the World’s largest banks in an exciting, dynamic and international environment?

We are currently recruiting for a Head of Credit Risk Management for our Risk Management Division in Amsterdam.

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The MBE subsidiary based in The Netherlands is a network of branches (Germany Branch (Dusseldorf, Hamburg, Frankfurt, Munich), Spain Branch (Madrid, Barcelona), Belgium Branch (Brussels), Austria Branch (Vienna)), managed from Amsterdam.

Your impact at MUFG

The purpose of this role is to lead the CRM team in identification, assessment, monitoring and evaluation of credit risks on portfolio level. The Head of Credit Risk takes into account all related risks and controls and their impact on organization. The role requires a person with up-to-date understanding of corporate banking, risk management, regulatory environment and wider economic and political factors which may impact MBE's business. The role also requires a close contact with internal and external stakeholders for exchange of information, developments and sharing of best practices.

The Head of Credit Risk also aims for continuous improvement by updating or obtaining relevant and required knowledge in the field of Credit Risk Management as well as key relevant legal, regulatory and statutory requirements by internal and/or external training/study in agreement with the bank.

Consultation and others

Participating in internal and/or external consultation platforms (either on an ad hoc or permanent basis) regarding Risk Governance:

RMC (Risk Management Committee) Stress Testing Oversight Group Provisioning Oversight Group Credit Portfolio meetings with business Risk Concilium EMEA credit risk committees/forums (e.g. Credit Risk Committee, Credit Risk Control Oversight Committee) Function positioning

Credit Risk Management (CRM) department is responsible for the 2nd LoD oversight over credit risk control framework and credit risk profile of the bank. That includes credit risk governance, credit risk appetite, credit stress testing, periodic (qualitative and quantitative) risk assessments and credit risk monitoring. CRM is a key stakeholder in assessing new business cases and advising the Management Board. CRM department acts as a local model owner for all credit risk models used within MBE.

Credit Risk Management consists of 3 coverage areas: Credit Risk Governance, Quantitative Risk Oversight, Qualitative Risk Oversight.

CRM is part of the Credit Risk Division (CRD) and organizationally reports to the Head of Credit, who in turn reports to the Chief Risk Officer.

This is a team lead role and supports division Head in broader credit risk management agenda, cooperates closely with other teams, and have frequent interactions with senior management across divisions within MBE and MUFG Group.

The role includes the following Manage CRM team, communicate objectives and perform

appraisals; Prepare annual CRM work plan and ensure that work meets bank's standards and is delivered timely; Provide mentoring/coaching to team members and support them in their professional development; Support CRO in promoting risk culture in the bank; Proactively establish and manage relationships with other teams/divisions and wide range of key contacts across MUFG and support the wider EMEA agenda; Represent CRM team in internal committees and attend ad-hoc meetings with internal and external stakeholders (i.e. parent representatives, regulators); Lead monitoring and challenging of 1st line activities, as well as provide guidance and expertise with respect to credit risk topics; Execute risk management cycle for credit risk (identification, assessment, monitoring and evaluation); Own credit risk management policy houses documents (i.e. policy, standards, procedures and work instructions), contribute to self-assessments against local regulatory requirements (e.g. EBA/ECB guidance) and ensure the bank is compliant with applicable regulation in EU; Ensure reports for internal and external stakeholders are accurate, complete and timely delivered; Contribute to the Internal Capital Adequacy Assessment (ICAAP), the Recovery Plan, the Risk Appetite Statement (RAS) and limit setting processes, and ensure these processes are documented and that policies and procedures are followed; Take ownership of internal credit models and ensure compliance with model governance; Support Head of Credit with other ad-hoc assignments and projects owned by the Credit Division

In order to be successful in the role, you will need the following:

Skills and experience
Academic degree in quantitative field (e.g. Economics, Econometrics, Finance, Engineering or other relevant field of study), MBA or professional qualification (e.g. CFA/FRM) is an advantage
At least 10 years of relevant work experience with credit risk in commercial banking covering corporate clients, either in 1st or 2nd Line of Defense roles, or credit risk advisory roles; Fluent language skills in English
Managerial experience or experience with running projects involving multiple stakeholders; Experience in preparing presentations to senior management and regulators
Leadership, managerial and stakeholder management skills; Working knowledge of credit risk concepts and measurements; Up to date understanding of relevant EBA guidelines and regulation in EU; Analytical Ability, Financial Acumen, Problem Solving and ability to provide effective challenge to organization; Advanced Excel (VBA), Modelling, Data Manipulation, a basic knowledge of programming (i.e. Python, SQL) is considered a plus; Excellent interpersonal skills, building rapport with business and risk colleagues across the region is key in this role; Excellent communication and presentation skills, ability to explain a complex topic in a structured and clear manner; Proactive self-starter, results driven, with a strong sense of accountability; Able to handle diverse workload, joining the team in tranches, collaborate in cross-division teams; Think independently, critically and demonstrates ability to lead or collaborate in cross-divisional teams
Calm, structured and logical approach to work, pragmatic; Demonstrate good work ethic, high attention to detail and pragmatism; Ability to work in multicultural environment, respecting diversity and display organizational sensitivity
Integrity and Responsibility
Balance Risk with Opportunity
Customer Focus
Demonstrate Global Perspective
Professionalism and Teamwork
Drive For Results
Collaborate and Build Partnerships
Communicate Effectively and Professionally
Challenge Ourselves To Grow
Influence and

Inspire OthersLead Change & Seek Continuous ImprovementThink StrategicallyManage and Develop TalentWhat do we have to offer

We offer you a role in one of the largest banks of the world in a growing and international environment. You have various opportunities to develop yourself and we will support you with that by offering various training and development possibilities.

We take into account your home situation and your ambitions and help you to balance work and private lifeMonthly team eventsTo work in an ambitious, international environment with colleagues from different countries and cultures, who strive for the bestBesides that we will offer youGross salary based on experience and consistent with the market8% holiday allowance and 13th month payment30 vacation days per year. Optional you can buy 15 additional daysCommuting allowance based on annual public transport 2nd class, most economical way, or € 0,21 per km with a max of 75km one way€5,00 net remote working compensation per day, with a maximum of €60,00 per monthPossibility to order a mobile phone (up to €800,-)Possibility to order Office Equipment's for the home office, (up to €500,-)Remote Working Policy i.e. Working From Home (WFH) and Remote Working in another CountryBicycle plan (fiscal benefit)Company fitness (fiscal benefit)Mental health workshops and budget for external courses (i.e. Dutch language classes)Employee contribution towards Pension insurance (max 5%, currently 2%), our pension scheme is based on a defined contribution schemeTraining & development possibilities paid by the bankHealth insurance: Collective premiums offered, for own expenseAdditional information

Acquisition in response to this vacancy is not appreciated.

The role is based in the Netherlands. All candidates need to be willing to relocate to the Netherlands. Internal employees will be supported in case of relocation.

For more information regarding this position you can contact our Talent Acquisition Specialist at:

We are open to considering flexible working requests in line with organisational requirements.

MUFG is committed to embracing diversity and building an inclusive culture where all employees are valued, respected and their opinions count. We support the principles of equality, diversity and inclusion in recruitment and employment, and oppose all forms of discrimination on the grounds of age, sex, gender, sexual orientation, disability, pregnancy and maternity, race, gender reassignment, religion or belief and marriage or civil partnership.

We make our recruitment decisions in a non-discriminatory manner in accordance with our commitment to identifying the right skills for the right role and our obligations under the law.

About US

At MUFG, our colleagues are our greatest assets. Our Culture Principles provide a roadmap for how each of our colleagues must think and act to become more client-obsessed, inclusive and innovative. They reflect who we are, who we want to be and what we expect from one another. We are excited to see you take the next step in exploring a career with us and encourage you to spend more time reviewing them! Our Culture Principles Client Centric People Focused Listen Up. Speak Up Innovate & Simplify Own & Execute Website [klik hier voor meer](#).