



Officer I (Credit)

Job Description

Malta Development Bank (MDB) is planning to expand its Credit Department which is responsible for all of the Bank's financing facilities, including direct lending, indirect lending intermediated through banks, programmes involving guarantee schemes and guaranteed co-funding facilities and other facilities.

The Officer I (Credit) would be responsible to assist the Credit Department team in managing the credit quality of the Bank's loan and guarantee portfolio and minimising the risk of credit losses. This includes checking and inputting of customer data, onboarding of new customers, reviewing of loans, reviewing and evaluating information received from MDB's partners banks, help in the preparation of reporting on the Bank's loan portfolio. The Officer I will be required to follow the Bank's credit policies, procedures, and processes ensuring appropriate mitigation of the risks inherent in the MDB's loan portfolio.

The position will also involve working with individuals across all levels of the organisation. The MDB offers a flexible work environment where employees are encouraged to take on new challenges and learn new skills. In line with the exigences of work, employees may be assigned to different functions as needed.

This position reports to the Senior Credit Officer.

Principal Responsibilities

The Officer I (Credit) shall be responsible for the monitoring of the MDB loan/guarantee portfolios. More specifically:

- To ensure that the data received from the MDB's partner banks is correct and that the information in the reports accurate and correct;
- To input and update information on the MDB's loan/guarantee management systems;
- To assist the in managing a portfolio of clients, directly or indirectly through partner banks;
- To assist the in monitoring the collection of loan repayments, guarantee fees and other related tasks;
- To assist in the preparation of reports, returns, statistic and other ad hoc reports related to the MDB's portfolio;
- Assist in the day-to-day maintenance of the MDB's portfolio and record and document keeping, including the proper electronic and physical filing of the reports and correspondence;



- To liaise with other departments on operational issues mainly related to reporting as and when required;

Business Skills

The successful applicant will be a reliable professional who does not hesitate to speak his/her mind and stand by his/her decisions, even when it is challenging. The ideal candidate should possess the following skills:

- Familiarity with credit procedures related to the monitoring and control of Banking facilities including but not limited to loans and guarantees,
- Committed to meeting deadline as may be required;
- An excellent communicator and well-versed in banking standards generally;
- Ability to work in a team and met tight deadline;
- Excellent written and verbal communication skills;
- Be reliable, organised, meticulous and prepare to work under pressure;
- Ability to collaborate with outside professionals and officials;
- Commitment to continued learning, remaining well-informed regarding internal and external standards, regulations, and business goals.

Requirements and Qualifications

- Preferably possess a degree in banking or a related field. Applicants with extensive relevant experience who do not possess a University degree may also be considered;
- Preferably experience in banking;
- Preferably working knowledge of loans and guarantees;
- Fluency in financial industry practices and professional standards;
- Integrity and commitment to professional ethics;
- Excellent collaborative teamwork skills;
- Attention to detail and strategic thinking style;
- Excellent Microsoft skill with ECDL qualification and advanced level Excel knowledge.
- Data Modelling Analyst experience and ability to understand and analyse how data received from banks can be best collected, analysed and stored, for ease of reporting.
- Knowledge of Power BI would be considered an asset
- The ability to communicate with and understand the needs of stakeholders, business partners, executives and staff including in regard to business growth opportunities and credit risk-related issues as well as their potential impact within the business areas of the Bank
- Ability to communicate with and understand the needs of non-technical internal and external clients.



Promising candidates may be requested to provide contact details of referees and may be requested to undertake a medical examination at the expense of MDB.

Data Protection

The MDB shall process information provided by candidates solely for the purpose of this vacancy. In the event of unsuccessful applications, the Bank may keep applicants' personal data on file for a period up to six months following the date that the post applied for was filled. Applicants' information will only be used to identify any future employment opportunities within the MDB for which applicants may be suited. Applicants are free to withdraw their application and their consent to the retention of their personal data, at any time. For further information, please read the MDB's privacy notice which can be found on our website (<https://www.mdb.org.mt/privacy-policy/>)