

## **Job description – Risk Officer**

### ***Company Profile***

RiverBank is a specialised lender dedicated to financing Small and Medium Enterprises with a focus on Benelux, Germany and France. RiverBank operates under a full European Banking License allowing to cover all European countries.

RiverBank's mission is to combine the best of the fintech and banking world. As experienced bankers, we commit the bank's balance sheet to grant loans which we analyse using a fundamental credit approach. As a fintech player, we digitally source, process and monitor the loans. Riverbank is growing fast both organically and through acquisitions.

As a young company, the talent and passion of our people is critical to our success. Together, we share a common set of values rooted in integrity, excellence and strong team work. RiverBank will offer an entrepreneurial environment within the regulatory banking framework - a place for people to learn, to achieve and grow. Our culture will promote diversity and individual perspectives in an international environment, represented by more than 10 nationalities.

### **Department Profile**

RiverBank's Risk Department is an important part of the Bank's second line of defence. The Risk staff cover the management and monitoring of the credit risk process including the organisation of the risk committees as well as risk analyses, stress testing programmes, the Bank's ICAAP and RP and other strategic projects. The Risk Department is also monitoring on an ongoing basis the regulatory requirements issued by the CSSF, the BCL, the EBA, BCBS, the ECB and the ESMA where relevant in consideration of the Bank's business model and activities.

The Risk Officer will be involved in all risk related matters of the Bank, among others, the implementation of risk methodologies, participation in the risk committees, the monitoring of the key risk indicators and metrics of the loan portfolio.

### **Primary Responsibilities**

- Oversight of risk management topics generally
- Provide oversight and challenge of the Bank's systems and controls in respect of risk management
- Ensure the adequacy and accuracy of risk information and risk analysis to the Bank's governing body
- Prepare portfolio, risk and liquidity reports and report on the Bank's risk exposures relative to its risk appetite and tolerance
- Support the risk department on credit risk and operational risk topics
- Monitor the separation of duties between front and back office in conjunction with the auditors
- Support the Bank's compiling of the ICAAP, ILAAP and Recovery Plan
- React to the changing environment and identify any risks involved in this changing environment
- Support the management of all aspects of risk and risk types and of an effective risk management regime

### Core Responsibilities

- Support the development and maintenance of the Bank's risk management framework
- General risk management including credit, operational, treasury, interest rate and strategic
- Maintain the risk register
- Ensure the regulatory reporting is compliant with the requirements of the regulator
- Regularly review the Bank's processes to ensure compliance with both internal and regulatory practices
- Review credit applications (CPs, collateral) and quality assurance process thereof
- Support preparation of credit related reports for the ALCO, Watchlist, ExCO and Risk committees and prepare meeting notes as required
- Prepare the portfolio, risk and liquidity reports
- Monitor the loan profile, quality of the total credit portfolio and utilisation of approved risk limits (i.e. country, seniority, sector, counterparties, etc.)
- Review counterparty risk and monitor any changes in the market in respect of the quality of such exposure
- Monitor the liquidity profile daily, bringing any concerns to the attention of management/committees including assessment of the funding profile
- Assess the level of interest rate risk of banking book including scenario analysis
- Identify developing risk concentrations and other situations that need to be studied through stress testing
- Support the development and compilation of the ICAAP, ILAAP and the Recovery Plan
- Monitor the risk dashboard/matrix to ensure all escalation events are acted upon
- Manage special projects and business initiatives as required
- Support execution business plan, strategic initiatives and other relevant governance topics

### Skills and Competencies

- Significant generalist broad based risk knowledge (especially in credit risk)
- Experience of Market Risk and Treasury Risk
- Extensive knowledge of Banking (preferably Commercial Banking) and working in a regulated environment
- High level of modelling, data analysis and mathematical experience and capabilities
- Experience of day-to-day business operational procedures
- Experience of influencing and advising Senior Management on risk e.g. on the Bank's risk exposures relative to risk appetite and tolerance
- Evidence of providing challenge e.g. where business strategy or plans exceeded risk appetite and tolerance
- Experience of developing and reviewing ICAAP, ILAAP and RP documents
- University degree/ professional qualification in finance, mathematics, banking

Please submit your application to: [careers@riverbank.eu](mailto:careers@riverbank.eu) or contact  
Susanne Schramm, HR Manager +352 27493710

*RiverBank is an equal opportunities employer. We work to provide a supportive and inclusive environment where all individuals can maximise their full potential. Our skilled and creative workforce is comprised of individuals drawn from a broad cross section of the communities in which we operate and who reflect a variety of backgrounds, talents, perspectives and experiences. Our strong commitment to a culture of inclusion is evident through our constant focus on recruiting, developing and advancing individuals based on their skills and talents.*