
Job Title : Manager, Assets & Liability Management

OVERALL PURPOSE:

- ◆ The core role of asset & liability management is to mitigate financial risks resulting from a mismatch of assets and liabilities. By strategically matching of assets and liabilities, the Bank can achieve greater efficiency and profitability while also reducing risks.

RESPONSIBILITIES:

- ◆ Manages the maturity of Assets and Liabilities by ensuring the Bank can meet all obligations in the short-term and provides effective recommendations for critical decision making to CFO & Management;
- ◆ Analyses Assets and Liabilities Management reports to ensure the Bank is not exposed to financial risk and provides recommendations to CFO and ALCO in maximizing profitability;
- ◆ Develops and revises Assets and Liabilities Management policies and procedures to maximize net interest income and minimize risks due to mismatch between assets and liabilities;
- ◆ Analyzes funding and lending costs to provide recommendations for critical profit enhancing decisions by ALCO;
- ◆ Monitors and manages on all regulatory and internal ratios to ensure the institution is always in compliance and alerts Management shall there is any possibilities of the breach;
- ◆ Monitors liquidity risk, market risk and counterparty risk to ensure the institution is operating profitable with lowest risk;
- ◆ Develops and analyzes savings volatility by product types and currency to manage or forecast savings stability for the company;
- ◆ Analyzes savings withdrawals before and on maturity by product types and currency to know the percentage of monthly withdrawals to ensure the company has enough liquidity to support normal requirements, plus a buffer to reduce the likelihood that liquidity falls below these;
- ◆ Manages maturity of deposit and work closely with sale team to ensure the enough fund to support customers withdrawal needs;
- ◆ Analyzes deposit by different category/segmentation in order to provide recommendation to management for their decision making;
- ◆ Prepares ALCO's meeting decks and provides recommendations to support committee's decision making;



QUALIFICATIONS REQUIREMENTS:

- ◆ Bachelor's Degree in Banking, Finance, Auditing or Business Administration or related field,
- ◆ At least 5 years of working experience in commercial banks, MFI/MDI, and had direct exposure to FTP and ALM;
- ◆ High proficiency in written and spoken English,
- ◆ *Excellent numerical and analytical, communication and inter-personal skills;*
- ◆ *Proven ability to work under pressure and deliver outputs in a timely manner;*
- ◆ *Consistently approaches work with energy and a positive, constructive attitude;*
- ◆ Flexible, reliable, committed and attention to details
- ◆ Self-motivated, self-starter, demonstrated initiative and a strong desire to improve processes;
- ◆ Display consistent performance, positive thinker and hardworking,

Contact Info :

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