

## **Position/Title: Manager – IFRS 9**

### **Roles & Responsibilities:**

- Manage and implement the ongoing monthly, quarterly, Semi-annually and annual production of IFRS 9 expected credit losses using existing models.
- Provide insight and analytical commentary to allow senior management to make complex considerations and a high level of management judgment on the expected credit loss calculations through regular monitoring and reporting.
- Develop and enhance the IFRS 9 ECL models i.e. PD, LGD & EAD models of second-generation IFRS 9 models, including recalibration of PD, LGD, macroeconomic scenarios, and interest rates etc.
- Enhance the IFRS 9 model monitoring and management information that allow the senior management to understand new and potentially even more complex products and investment in future.
- Ensure the relevant accounts movements, reconciliations, reports, annual report and accounting entries are produced in line with IFRS 9 and financial reporting timelines.
- Ensure compliance of all regulatory requirements related to IFRS 9.
- Prepare all regulatory reporting like Stress Testing, Capital Adequacy Ratio, Liquidity Coverage Ratio, Net Stable Funding Ratio, etc.
- Provide training to Risk team and other officers related to IFRS 9 and other risk related activities.

**Required Qualification:** ACA, ACCA, ACMA, Masters/bachelor's degree (16 years of equivalent education) in Business Administration, Actuarial Sciences, Data Science, or Economics from HEC recognized institutions.

### **Required Experiences:**

1. Minimum 03 years of post-qualification relevant experience and demonstrated proficiency in financial risk modeling specifically with IFRS 9.
2. Significant experience in IFRS 9 implementation and reporting.
3. Understanding of IFRS 9 concepts like PD, LGD, EAD, FVTPL, FVOCI, Classification of Financial Assets, measurement and roll rate model etc.

**Age:** Maximum 40 years (as of the last date of submission of application)

**Job Location:** Karachi

### **Key Competencies:**

1. Hands-on with Advanced Excel, Power BI, VBA, C++, SPSS/SAS, and other programming skills with experience in working with large datasets
2. Compliance of all regulatory requirements related to IFRS 9.
3. IFRS 9 model building and documentation skills within a Retail/Commercial or Corporate bank.
4. Experience in undertaking linear and nonlinear regression analysis and historical vintage analysis.