

ON RECRUTE!



Operational Risk Officer

Date limite: 28 décembre 2025

NB: *Ouvert aux candidats de nationalité Tchadienne*

JOB TITLE

OPERATIONAL RISK OFFICER

REPORTING LINE

TEAM LEAD MARKET/OPERATIONAL RISK OFFICER

CANDIDATE'S PROFILE

Our ideal candidate must have:

- Broad knowledge of financial accounting with ability to analyze and interpret corporate financial statements
- Good knowledge of the chadian economy and market dynamics
- Deep knowledge of the bank's products, services and processes

JOB OBJECTIVE

Coordination of operational risk management in line with the provisions of the Group policy on operational risk capital charge calculation.

ROLES & RESPONSIBILITIES

- Work with the Group Economic Capital team in the Quantification and modelling for operational risk capital charge in line with the Group's approach and in consonant with the provisions of Basel II
- Proper documentation of assumptions used in the assignment of distributions for various operational risk types
- Coordinate validation sessions with the principal risk owners on allocation of operational risk capital charge to the Business lines
- Maintain a comprehensive business line register in line with the Group Business line mapping framework

- Conduct Key Risk Scenarios with process owners to identify front-burner risks and understand the dynamics of key risks under varying conditions and develop the right controls to mitigate/ prevent the crystallization of these key risks
- Escalate emerging risk with burning tendencies to appropriate level of management for prompt consideration
- Develop risk reports that would facilitate successful business decisions by executive management
- Create awareness among senior management, staff and all other relevant stakeholders on the Bank's Risk Exposures and ways of preventing these Key Risks from crystallizing
- Continuously update the Group policies in the operational risk identification, risk assessment, documentation of controls and capital charge calculation in line with emerging and development in the global operational management framework

KEY PERFORMANCE INDICATORS

- Comprehensiveness and continuous update with the new products and services of Business Line Register maintained in the Group
- Operational risk capital charge calculated using internal assessment methods falls within an acceptable level established for the Group
- Comprehensiveness and reliability of assumptions adopted in the calculation of operational risk capital charge
- Scoring not below B rating by the validating teams whether internal or external to authenticate operational risk methodologies adopted in the Group
- Level of risk awareness created in the Bank via awareness campaigns
- Calculation of operational risk capital charge in line with the timetable

- Number of operational risk awareness campaigns issued in line with established frequency
- Number of staff trained in the emerging risks to facilitate reduction in losses and loss events, services delivery failures and improvement in customer service rating in the Bank
- Timeliness in the continued update of the Group policies in the operational risk identification, risk assessment, documentation of controls and capital charge calculation in line with emerging and development in the global operational management framework to ensure continued relevance

MINIMUM EDUCATION QUALIFICATIONS

Minimum of Bachelor's Degree (MBA, MSC, MA, ML and/or Professional Qualifications compulsory)

PREVIOUS WORK EXPERIENCE REQUIREMENTS

Minimum of 6 - 7 years banking experience; minimum of 7 - 9 years non-banking but related experience

KEY COMPETENCY

Deep knowledge of the bank's products, services and processes

EXPERIENCES

Minimum 3 ans d'expérience en qualité de chargé d'affaires des Multinationales dans une Banque de renom.

SKILLS/COMPETENCIES

- Aptitude to handle huge quantitative and qualitative data

- IT savvy
- Analytical skills
- Good interpersonal and communication skills

COMMENT POSTULER ?

Envoyez votre CV et lettre de motivation par email à hcmubachad@ubagroup.com avant le 28 décembre 2025.