

Credit Officer (Lao National - Based in Vientiane)



KEY RESPONSIBILITIES

- Assist in the preparation of credit submissions.
- Evaluate new credit applications made by the Sales Department before Credit Committee meeting .
- Conduct a credit search and identification risk issues via regulatory registries and web sites.
- Review and align established customers credit lines.
- Attend customers locations and review financial statements/opportunities as required.
- Assess collateral and security valuations and analysis.
- Monitor changes in credit limit requirements and expiring limits and call for review requests.
- Monitor legal and regulatory issues with proposed clients.
- Follow loans overdue and propose measures.
- Follow commitments to be respected during the loan.
- Provide technical support to the Commercial Department in the credit review process.
- Communicate recent events and trends impacting performance within the industries underwritten.
- Assist Head of Credit in Central Bank reporting for credit, overdue and bad debt.
- Assist Head of Credit in transactions analysis and fraud.

KEY REQUIREMENTS

- Bachelor's degree Finance and Banking or Related Disciplines.
- 2 + years of experience in credit and financial analysis.
- Strong experience in risk analysis and balance sales, risk objectives.
- Good communication skills to present financial information clearly.
- Strong analytical and problem-solving skills.
- Integrity and reliability.
- Proficiency in MS Office.
- Good command of English language.

STAFF BENEFITS

- Training and Development Opportunities
- Attractive Salary
- Annual Salary Review and Bonus
- Monthly Food Allowance
- Employee Health Insurance on top of Social Security Benefit
- Staff Loan Benefit at Low Interest Rate
- Personal Cash Advance upto 20% of your annual gross salary
- Foreign currencies exchange upto 100% of your annual gross salary
- Quarterly Budget for Team Building/Social Gathering

Apply now via email: recruitment@bfl.la
Closing date for applications is 8 April 2025.