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|  **Position** | **Consumer Risk Portfolio Analyst** |
|  **Location** | **Kuala Lumpur** |
|  **Posted Date** | **Wednesday, September 28, 2011** |
|  **Closing Date** | **Friday, October 28, 2011** |

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| **Responsibilities*** Preparation of CFS portfolio credit/risk MIS and analytics for local Management and Group Office;
* Regular portfolio analyses/MIS on all CFS products for effective monitoring on portfolio quality and behaviour;
* Pro-actively identify problem areas and opportunities within CFS portfolio with processes and policy analyses to enhance profitability of the franchise;
* Develop and monitor portfolio triggers/stress testing to maintain well-balanced portfolio management;
* Tracking of cross-sell programs and new product rollout to monitor the performance and success level of these initiatives;
* Assist in presenting analytical observations and influencing business decision-makers to propose policy recommendations;
* Maintain and support credit data and data repositories. Champion enhancement of portfolio analyses and data management – reporting and system;
* Manage ad-hoc credit/risk MIS request.

**Requirements*** Degree in Mathematics, Finance, Statistics, Accounting, MIS or related area.
* Experience in MIS or credit/risk analytics in CFS products.
* Candidates with Statistical knowledge will be an added advantage.
* Strong analytical and technical skills including experience in programming languages i.e. SAS and knowledge in data management, analysis and simulation.
* Committed in completing assignment within deadline, strong interpersonal and communication (oral and written) skills.

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**Job details**

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| Graduate Credit Risk Analyst |
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| Reference Number | CE2431 |
| Region | UK - South (South East, South West & London) |
| Location | Windsor |
| Business | Centrica Energy  |
| Specialism | Accounting, Finance, Credit, Risk & Compliance  |

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| Base Salary: £25K-£35K **Graduate Credit Risk Analyst - Overview:** Centrica Energy requires a Graduate Credit Risk Analyst to work at our Centrica Head Office in Windsor, Berkshire. The Graduate Credit Risk Analyst will support Centrica Energy Midstream trading activities by ensuring the credit risks inherent in each transaction are identified, measured, mitigated and reported.* £25,000-£35,000 + pension, & flexa benefits
* Location: Windsor, Berkshire
* CE Midstream conducts Commodity Hedging, Trading and Optimisation within the Energy Markets for Centrica Energy Limited.

**Graduate Credit Risk Analyst - The Role** * Perform financial and credit assessment of trading counterparties to determine their credit risk and Centrica’s risk appetite to them;
* Propose and seek approval for new/revised credit limits and appropriate risk mitigation in line with the Credit Policy;
* Interface with Trading and Legal teams to understand and negotiate/propose credit terms in trading contracts to establish trading lines;
* Help develop credit exposure models to analyse complex deals, and support our deal making teams (LNG, Origination, Renewables) enabling credit risk to be quantified;
* Monitor counterparty credit risk for the commodity trading business and proactively identify and recommend mitigating action where required;
* Monitor and manage credit data including issuance and receipt of risk mitigation instruments (Parent Company Guarantees, Letters of Credit, Cash);
* Direct interaction with external counterparties to negotiate commodity trading contracts;
* Proactively monitor external indicators to pre-empt discussion about the potential impact on Centrica’s trading counterparties credit risk profiles.

**Graduate Credit Risk Analyst - The Person*** **Technical/Educational:** Educated to degree level minimum 2.1 or higher in a Science, Engineering or analytical subject is preferred. Proficiency in MS Office suite, Excel in particular.
* **Experience:** Sound analytical and lateral thinking ability. Must be detail-oriented.
* **Relationship:** Should have a desire to forge a successful career in commodity risk management, and must be a team player who can provide analyst cover within the credit team. Strong ability to communicate effectively at all levels.

**Graduate Credit Risk Analyst - The Company**Centrica is helping to shape the future of energy in the UK, North America, Europe and further afield. We are a top FTSE 100 company, the biggest UK energy supplier and a growing presence in the North American market. The Midstream team is both the trading arm of Centrica Energy - maximising profit from trading gas, power and related commodities - and the bridge between the Upstream and Power teams and British Gas, ensuring a reliable and competitive supply of gas and electricity for British Gas’ customers. **PLEASE APPLY ONLINE** by hitting the ‘Apply’ button. Please upload your cover letter and CV as one document. This role is part of an ongoing recruitment campaign. Applications will **ONLY** be accepted via the 'Apply' button, To request an update on this role, or if you have any problems uploading your CV please email clare.macaulay@centrica.com typing 'Update Required: Graduate Credit Risk Analyst (CE2431) in the subject title. This role is being handled by the Centrica recruitment team and **NO** agency contact is required.  |

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