

Level of Impact

Medium Impact

Job Expectations within the next 3 years

Critical Work Functions	Today	Within 3 Years
Drive credit analysis processes	<ul style="list-style-type: none"> Facilitate credit stress testing within the organisation to provide risk mitigation recommendations Manage periodic credit reviews across different credit portfolios' segment for restructuring options, credit opportunities or credit policies recommendations Review credit policies and guidelines taking into account regulatory requirements, changing market or industry outlook 	<ul style="list-style-type: none"> Support the development of credit risk frameworks, policies and guidelines in collaboration with the regulatory team, taking into account the market outlook. Implement counterparty risk management programmes to assess and mitigate risk [AUGMENTED] Oversee regular credit reviews to monitor and proactively manage risk. Use AI to analyse financial statements and identify changes in customer risk profiles based on market conditions, economic cycles and industry disruptions to assess customers' creditworthiness [AUGMENTED] Conduct scenario modelling to predict outputs and outcomes during credit stress testing to provide risk mitigation recommendations. Perform data analysis to enhance forecasts and reduce cashflow uncertainties [NEW] Provide support on structured financing solutions by leveraging AI to analyse real-time customer behaviour, estimate future cash flows and predict credit risk
Initiate buyers' credit assessments	<ul style="list-style-type: none"> Evaluate buyer's credit assessment, financial records and repayment ability before approving credits Evaluate and approve credit applications, and escalate cases that do not pass predetermined standards 	<ul style="list-style-type: none"> [AUGMENTED] Automate credit application forms to enable digital signatures, reducing human error, improving customer onboarding process and mitigating risk [AUGMENTED] Leverage data analytics and AI-generated reports to analyse customer's creditworthiness and plan for out-of-the-ordinary credit limits for key clients [NEW] Facilitate the use of AI to implement STP that enables instant approvals for simple credit requests, enabling a quicker processing time for credit applications
Monitor credit risks performance	<ul style="list-style-type: none"> Develop effective credit risk management framework, methodologies and dashboard templates for monitoring of credit exposure levels Negotiate financial agreements, credit extensions for creditors or repossession actions with relevant stakeholders for bad credit portfolios 	<ul style="list-style-type: none"> [AUGMENTED] Develop effective rating methodologies, taking into account the latest public policy or regulatory changes Negotiate financial agreements and credit extensions with relevant stakeholders intended for bad credit portfolios [AUGMENTED] Leverage data analytics to generate dashboard reports to monitor credit exposure levels, enabling early detection of risks

Job Expectations within the next 3 years

Critical Work Functions	Today	Within 3 Years
Drive collaboration of human resource, technology and finance initiatives	<ul style="list-style-type: none"> Develop department's financial budgeting process and track budget utilisation Support department's talent attraction, development and retention efforts Develop corporate governance measures Evaluate technologies for process improvement and innovation 	<ul style="list-style-type: none"> Leverage data analytics and BI applications to improve processes, develop department's financial budget and optimise budget utilisation Identify opportunities for workforce development through job redesign and reskilling/upskilling strategies Implement initiatives that are aligned with the organisation's ESG strategy Support the development of corporate governance measures as applicable to the track/function

Job Adjacency

WITHIN WHOLESALE TRADE			OUTSIDE WHOLESALE TRADE		
Strategy Manager	Trade Finance Manager	Treasury Risk Manager	Audit Manager	Enterprise Risk Manager	Finance Manager

SKILL DIFFERENTIATORS

Roles Specific

SKILL	DESCRIPTIONS
Counterparty Risk Management	Develop and refine risk criteria and mitigation approaches to reduce counterparty risks.
Pilot Programme Management	Prepare tools and resources to stage small-scale experiments to test the new approaches in a realistic setting and its organisational fit, and identify changes required before full-scale deployment of projects.
Structured Financing	Analyse customer profiles and credit requirements to suggest structured financing instruments that meet their needs.

IN THE NEXT
3-5 YEARS...

The role will help develop credit-related policies and guidelines, considering sustainability and governance-linked credit factors and the latest regulatory changes. The role is expected to lead the use of technologies like AI, coupled with analytical techniques such as ratio analysis, trend analysis and cash flow analysis to reduce credit risk exposure and bad debts. The role will be expected to utilise AI to manage and monitor credit portfolios with automated risk detection alerts for the early detection of risks. The role will also be expected to collaborate with other teams to improve cashflows.

[BACK TO LIST OF JOBS](#)