

Credit Manager - Climate Risk and Real Estate Lead

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Company: Northern Trust

Location: Israel

Category: other-general

About Northern Trust:

Northern Trust, a global company, is a globally recognized, award-winning financial institution that has been in continuous operation since 1854.

Northern Trust is proud to provide innovative financial services and guidance to the world's most successful individuals, families, and institutions by remaining true to our enduring principles of service, expertise, and integrity. With more than 175 years of financial experience and over 22,000 partners, we serve the world's most sophisticated clients using leading technology and exceptional service.

We are searching for a Credit Manager- Climate Risk and Real Estates. The Credit Manager will support the Head of Financial Risk and the Climate Risk Lead to manage a credit process or loan review function, as well as incorporate climate risk metrics and considerations into credit risk programs with a specific focus on commercial and residential real estate exposures.

The key responsibilities of the role include:

- Develop a Credit Risk framework to integrate Climate Risk Management and Reporting.

- Conducts the performance management process, identifies training and development needs, and establishes performance standards for the unit.

- Ensure that material risk exposures and related issues are reported to the responsible risk governance committees in a timely manner

Support interactions with regulatory bodies on all elements related to Climate Risk and Real Estate lending programs and have a detailed knowledge of climate risk regulations and an awareness of broader banking regulations, market trends, competitor activity, and products/services.

Provides leadership and guidance to staff, fostering an environment which encourages employee participation, teamwork, and communication.

Oversees and interact with the audits of potential and current commercial loan client accounting systems and loan collateral to determine the client's collateral value and quality, internal procedures, and effectiveness of controls.

Counsels lenders on specific loan situations and calls problem loans to their attention via stress testing and loan committee governance. Advises senior credit and loan personnel on the company's overall lending policy; noting significant trends and recommending policy changes if necessary.

Conducts on-site reviews of commercial, personal, installment, and mortgage loans to ensure the quality of credits, accurate/thorough documentation, compliance with internal credit policies/procedures, and federal/state banking laws, rules, regulations.

Acts as a representative for the corporation during federal and state audits/examinations.

Provides required documentation and responses to questions on loan portfolios. Keeps abreast of economic, political, and legislative factors that could affect the quality of loan portfolios.

The successful candidate will benefit from having:

10+ years of commercial or real estate lending, or loan underwriting, and structuring experience.

Knowledge of credit analysis, commercial lending policies and procedures, loan documentation requirements, and applicable laws and regulations usually acquired through formal education and previous experience.

Analytical skills to analyze risk of loan portfolios and report to management. L

Leadership and organizational skills to determine the unit goals, resources needed, and to assess and develop the skills of the staff.

Hybrid

Working with Us:

partner, greater achievements await. You will be part of a flexible and collaborative work culture in an organization where financial strength and stability is an asset that emboldens us to explore new ideas.

Movement within the organization is encouraged, senior leaders are accessible, and you can take pride in working for a company committed to assisting the communities we serve!

Join a workplace with a greater purpose.

We'd love to learn more about how your interests and experience could be a fit with one of the world's most admired and sustainable companies! Build your career with us and apply today.

Reasonable accommodation

Working with and providing reasonable accommodations to individuals with disabilities. If you need a reasonable accommodation for any part of the employment process, please email our HR Service Center .

We hope you're excited about the role and the opportunity to work with us. We value an inclusive workplace and understand flexibility means different things to different people.

Apply today and talk to us about your flexible working requirements and together we can achieve greater.

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