



**Head of Credit Policy &
Rating Desk**

Bucharest HQ

**Professional excellence
begins with a strategic
choice**

**Please send your CV to the
following address
jobs@intesanpaolo.ro**

Position Overview:

This role leads the Bank's credit policy framework and rating process methodologies, ensuring a consistent, compliant, and risk-aligned credit governance model across the organization. It requires strong expertise in credit risk, lending process, regulatory standards, and methodological design, combined with the ability to coordinate stakeholders and guide the correct application of credit rules across all business and risk structures.

Target Background:

Experienced professionals in credit risk, credit policy, rating systems, or credit governance, ideally within banking or financial services. Solid exposure to regulatory environments and credit process design is essential.

Mission:

Ensure that the Bank's credit policies, rating process, and governance standards are robust, aligned with Group requirements, and consistently applied across the organization to support sound credit decisions and a healthy risk profile.

Main Responsibilities:

- Lead the development and governance of credit policies, procedures, methodologies, and delegation rules;
- Participate in definition of credit rules and credit risk appetite of the bank;
- Ensure alignment with Group standards and regulatory requirements;
- Evaluate rating proposals and assign ratings when required;
- Support improvements to credit processes, tools, and systems;
- Provide guidance and training to teams involved in credit activities;
- Coordinate the preparation and approval of credit-related regulations;
- Monitor the application of rating methodologies across the Bank;
- Prepare reports for senior management on policy updates and regulatory developments;
- Lead the Credit Policy & Rating Desk team with a focus on operational discipline and internal control.



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Candidate Profile:

A structured, analytical leader with solid experience in credit policy, rating methodologies, credit risk governance, or credit process management, able to combine methodological precision with strategic thinking and effective stakeholder coordination.

Key Requirements:

- Proven experience in credit policy, rating systems, or credit risk assessment;
- Strong understanding of regulatory frameworks credit standards;
- Solid analytical capabilities and familiarity with credit rating models & processes;
- Ability to lead cross-functional initiatives and collaborate with risk, business, and Group stakeholders;
- Excellent communication and documentation skills;
- Fluency in English; knowledge of the Romanian regulatory environment is an advantage.