Position	Chief Analyst of Market and liquidity risk management unit
Term	Full time
Location	Yerevan, RA
Start date/time	As soon as possible
Opening date	24/09/25
Application deadline	24/10/25
Duration	Permanent with 3 months of probation period

IDBank is looking for an experienced, motivated and qualified candidate to fulfil the responsibilities listed below.

JOB RESPONSIBILITIES

- Develop, implement, and maintain statistical and machine learning models, including credit risk scorecards, behavioral models, and customer segmentation tools.
- Conduct data-driven analysis to support business decisions, improve risk assessment, and enhance model accuracy.
- Lead the design and validation of credit risk scorecards (application, behavioral, and collection) using advanced statistical techniques such as logistic regression, decision trees, and machine learning algorithms.
- Perform data extraction, cleaning, and transformation from multiple sources to build robust datasets for modelling and reporting.
- Calculate and monitor expected credit losses (ECL) under IFRS 9, including staging assessment, probability of default (PD), loss given default (LGD), and exposure at default (EAD) modelling.

REQUIRED QUALIFICATIONS

- Bachelor's degree or higher in a quantitative field such as Applied Mathematics, Statistics, Econometrics, Data Science, Engineering, Finance, Economics, or Computer Science.
- At least a 2-3 years experience in the banking system or in related sphere.
- Strong knowledge of Credit Risk and/or Market Risk methodologies, including scorecard modelling, PD/LGD/EAD estimation, and portfolio monitoring techniques.
- Deep understanding of the IFRS 9 framework and its application in calculating Expected Credit Losses (ECL).
- Familiarity with prudential standards and regulatory requirements set by the Central Bank of Armenia.
- Strong numerical, analytical, and research skills, with the ability to translate complex data into actionable insights.
- Advanced Microsoft Excel skills and experience with statistical and reporting tools such as SPSS, R, Python, and SQL-based databases.
- Experience in data science and modelling techniques (e.g., logistic regression, decision trees, machine learning) is highly desirable.
- Prior work experience in financial risk management, treasury, or banking will be considered a strong advantage.
- Excellent communication skills with the ability to document methodologies clearly and present results effectively to both technical and non-technical stakeholders.

ADDITIONAL INFORMATION

After successful completion of the probation period, the Bank offers its employees a wide range of privileges, particularly, a comprehensive medical insurance package, a comprehensive bonus plan, a corporate package for sports club services, banking services on preferential terms, etc.

APPLICATION PROCEDURES

All interested candidates who meet the requirements above and are confident that their background and experience qualify them for this position and you are interested in joining the ID Bank team you follow the link https://idbank.bamboohr.com/careers/176 . Only short-listed candidates will be contacted.

ABOUT COMPANY

"ID Bank" CJSC was founded in 1990 as "Anelik Bank" Limited Liability Company and was renamed to "ID Bank" CJSC since 04.06.2018. The Bank's mission is to be the first choice Bank for the customers as the best innovative Bank providing the customers with personalized unique digital solutions. To learn more about the Bank, please visit: https://idbank.am/