

Country Treasurer, Pakistan

Deutsche Bank · Karāchi, Sindh, Pakistan (Hybrid)

1 Summary Of Key Responsibilities And Accountabilities

- Treasury at Deutsche Bank is responsible for sourcing, managing, and optimizing Deutsche Bank's financial resources and providing high-quality steering to the Bank on financial resource deployment
- Treasury's fiduciary mandate encompasses the Bank's funding pools, Asset and Liability Management (ALM), liquidity reserves management, capital management and supporting businesses in delivering their strategic targets at the global and local levels
- The EMEA Treasury Team steers capital, funding and liquidity at legal entity, branch and country level - balancing group and local interests and driving optimization
- The function is responsible for implementing Deutsche Bank's strategy and standards for capital, funding and liquidity risk, which are framed by the Group Risk Committee (GRC), Group Asset and Liability Committee (ALCo) and the Management Board, and LE governance bodies (i.e. ALCO, FORA, BOARDS, EXCO)
- DB Pakistan Treasurer is responsible for providing strategic advice and guidance on capital, liquidity, funding, the balance sheet, assets and liability exposures, risk weighted assets, regulation, etc. for the effective management of financial resources and associated risks, in line with the bank's policies and regulatory requirements
- Work includes:
 - Assessing and reviewing the risk frameworks (e.g. around capital, liquidity, balance sheet, and asset and liability management)
 - Contributing to the development of mitigation strategies, in line with the function/bank's risk appetite, regulatory requirements and market trends
 - Ensuring appropriate business coverage and resource prioritization by prudently managing entity's liquidity
 - Performing the required adjustments to the capital position
 - Calculating shortfalls to internal and external target ratios and highlighting risks to ensure these are managed appropriately

2 Position Specific Responsibilities And Accountabilities

Based in Pakistan, the candidate will be responsible for managing and overseeing the financial risks, including capital, liquidity, funding and interest rate risk. Following tasks / responsibilities need to be assumed:

- Compliance with local liquidity and funding needs through application of liquidity stress testing and maintaining appropriate local liquidity investment
- Liquidity Risk Procedures / Key Operating Documents, implemented and maintained, in alignment with best practice governance standards
- Local interest rate risk exposure appropriately managed in conjunction with Group ALM
- Implementing, maintaining and regularly testing local Contingency Funding Plans
- Liaising with key local stakeholders, including CCO, COO, CFO, CRO, businesses, infrastructure functions and local regulator, in coordination with Divisional treasury where required
- Steering the local balance sheet and business, including determining an appropriate asset/liability mix and setting strategic and ad- hoc limits, in coordination with Group Treasury functions
- Lead the Asset & Liability Committee for Pakistan governing local capital, liquidity and funding strategy alignment with business strategy, risk appetite and regulatory compliance
- Supervising daily pool funding in line with internal and regulatory limits, including inter-branch lending and borrowing, external unsecured funding and central bank open market operation where applicable, daily central bank placement and nostro account squaring
- Understanding the local regulatory environments as they relate to Treasury, ensuring the Treasury team and business are always apprised of developments and changes, together with the impacts to the local business
- Managing and monitoring all regulatory ratios such as LCR, NSFR, CAD, minimum reserve.
- Managing collateral and statutory reserve portfolios (e.g. held as T-bills, bonds, central bank cash etc.)
- Supporting businesses in achieving their objectives within the Bank's risk management framework
- Interacting with the local Regulators on Treasury topics
- Developing strategies and tactical measures to optimize repatriation of excess cash and capital to the Group
- Supervising the management of mismatches in term profile of assets and liabilities in the local liquidity pool, including hedging interest rate risk in pool and collateral portfolio, in accordance with Treasury governing principles for transfer pricing and liquidity risk
- Managing, developing and implementing changes in Funds Transfer Pricing and Liquidity Management methodologies, in cooperation with Group Treasury
- Liaising with businesses and communicating transfer pricing methodologies and transaction specific funding charges
- Close communication and cooperation with local Finance regarding daily regulatory liquidity requirements
- Promote and protect the Bank's values and ethical framework, while ensuring that the team operates to the same code of conduct

3 Experience

The experience that the position holder should have prior to joining the bank

3.1 Experience (Regulatory)

- Solid understanding of capital and liquidity related regulation
- Previous experience in long-term capital and funding planning
- Understanding of the Treasury Pool Management
- Close cooperation with local teams in charge of regulatory reporting

3.2 Experience (Business)

- Broad knowledge of bank Treasury functions, including capital and liquidity management, funds transfer pricing, asset and liability management
- Comprehensive knowledge of the Basel/ prudential regulatory framework, including the liquidity coverage ratio, net stable funding ratio, liquidity stress testing, capital ratios, leverage, and large exposure frameworks; along with bank recovery and resolution rules
- Understanding of various banking business models, including investment banking and corporate banking
- Strong ability to motivate and support team members, particularly while working in a challenging and volatile environment
- Communication and presentation skills, experienced in presenting to both internal and external stakeholders
- Experience in Treasury transfer pricing, money markets, funding desk, balance sheet or asset & liability management
- Knowledge in secured and unsecured products to manage the bank's overall cash position (short- and long-cash)

3.3 Experience (Leadership)

- A history of taking initiative and being pro-active
- Ability to represent the bank in a fiduciary role
- Experience in managing teams of well-trained and highly skilled professionals

- Proven ability to present and summarize complex topics and transactions to senior management

Our values define the working environment we strive to create – diverse, supportive and welcoming of different views. We embrace a culture reflecting a variety of perspectives, insights and backgrounds to drive innovation. We build talented and diverse teams to drive business results and encourage our people to develop to their full potential. Talk to us about flexible work arrangements and other initiatives we offer.

We promote good working relationships and encourage high standards of conduct and work performance. We welcome applications from talented people from all cultures, countries, races, genders, disabilities, beliefs and generations and are committed to providing a working environment free from harassment, discrimination and retaliation.

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