



ProCredit Bank Germany is a part of the ProCredit group of banks, which operate in eleven countries in South Eastern and Eastern Europe as the “Hausbank” for small and medium enterprises (SMEs) and for private clients. In Germany, we address medium-sized companies that have business relationships with these markets. We work closely with the local ProCredit banks to facilitate the provision of longer-term loans for sustainable entrepreneurial investments in South Eastern and Eastern Europe. As the correspondent bank for the group, we also manage group treasury, international payments and trade finance. With our work, we seek to make an active contribution to ecologically and socially sustainable economic development in the region.

To strengthen our team in Frankfurt am Main, we are currently looking for a dedicated person for a permanent position with immediate effect.

Credit analyst (m/f/d) in SME customer business

Your tasks

- Credit risk assessment of medium-sized companies from Germany as well as Eastern and Southeastern Europe, in cooperation with the different ProCredit sister banks
- Qualitative analyses of business models in several markets and industries; and quantitative analysis e.g. through financial statements, cash flow projections
- Preparation of internal ratings under the methodologies created by the ProCredit group
- Presenting of credit opinions to a credit committee for decision-making and independent credit decisions and monitoring of credit commitments within the framework of assigned responsibilities
- Support in the definition and updating of credit analysis procedures/processes, collateral appraisal procedures/processes, other procedures and organisational guidelines
- Contributing in the improvement of internal processes and implementation of department-specific projects

Your profile

- Successfully completed studies in the field of economics or business and/or training in a banking institution
- Professional experience in the banking and financial services industry, specifically in the credit risk assessment of business clients.
- Sound knowledge of the annual financial statement analysis of medium-sized companies
- Knowledge on the requirements from KWG, MaRisk and CRR, and of the processing of collateral in corporate lending business
- Ability to work well together in an intercultural and international environment
- Highly developed analytical skills and an understanding of complex issues as well as of the various markets and legal systems
- Very good knowledge of spoken and written English, German is an advantage. Other foreign languages such as Serbian, Bulgarian, Macedonian and Romanian are as well preferred.

In addition, we look for the following qualities in all of our employees

- You identify with the goals and values of the ProCredit group and are able to represent them
- You are flexible and open to discussion
- You enjoy working as part of a team and can communicate clearly and openly
- You work independently, goal-oriented and act confidently

What we offer

- Interesting and wide-ranging field of activity with very good development opportunities
- Committed, international teams with flat hierarchies and short decision-making paths
- Open and direct communication
- Job ticket (valid for the entire RMV transportation network), JobRad, company pension scheme

Have we caught your interest? Then we look forward to receiving your application, including a cover letter that clearly explains your motivation for the advertised position. Please also let us know your salary expectations and the earliest possible starting date.

Please submit your documents via e-mail to
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www.procreditbank.de