



**ProCredit. We are an international group of development-oriented commercial banks for small and medium enterprises (SMEs). We are active in Southeastern and Eastern Europe, South America and Germany. Our overarching goal is to combine a high developmental impact with economic success. This position is based in Frankfurt am Main at ProCredit Holding, the listed parent company of our banking group.**

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## **Credit Risk Specialist (m/f/d) – Country Specialist**

### **What we offer:**

The Group Credit Risk Management team is responsible for assessing and managing the ProCredit group's credit risk arising from lending to our target group of SMEs and private individuals. The team's overall responsibilities include defining the group credit risk management framework, assessing the credit risk for individual loan exposures, monitoring and assessing the portfolio development, and quantifying credit risk.

### **Your role in our team:**

- Participate in the credit risk underwriting by coordination of the process, review of the financial analysis and proposal prepared by the subsidiaries and provide an independent credit risk opinion for loan origination and forbearance measures
- Next to general credit topics across the Group, focus on the role of a country specialist for one or more subsidiaries in the Group; conduct regular analyses and quality assessments of the loan portfolios for the relevant countries; remain up-to-date on market, macroeconomic and overall developments in the relevant countries
- Be the contact person for the respective subsidiaries part of the group on topics related to credit risk management
- Work closely with the credit risk departments of the subsidiaries of responsibility, including visits when necessary
- As part of the credit risk training curriculum, support the planning of and participate in credit seminars and meetings
- Manage projects related to credit risk assessment, relevant for the ProCredit Group, including coordination with the IT departments
- Follow regulatory requirements related to the area of credit risk assessment and timely adapt processes in this respect.

### **What we expect:**

- A relevant university degree in Economics, Business Administration, Finance or related fields
- Professional experience in the financial sector, particularly in the credit risk management area of above 5 years
- Sound knowledge of the analysis of financial statements of medium-sized companies and experience in credit risk underwriting
- Strong analytical skills and critical thinking skills
- Understanding about different economies and legal systems, familiarity with those in the group's countries of operations is an advantage
- Strong command of MS Office products
- Strong command of written and spoken English, being the lingua franca across the whole Group
- Excellent interpersonal skills coupled with the ability and determination to communicate in a sincere and open manner
- Ability to work meticulously, both independently and as part of a team
- Passion for contributing to social and environmental development and improvement

### **What you can expect**

- An international environment, a pleasant and open working atmosphere
- Flat hierarchies and short decision paths
- Exciting, responsible tasks and cross-team project work
- Great location in the Bockenheim district of Frankfurt
- Company pension scheme
- Deutschland Ticket (country-wide transportation pass valid on regional trams, buses and trains)
- EGYM Wellpass (membership valid at a number of gyms throughout Germany as well as for online fitness courses)
- JobRad (pick a bike and pay a monthly rental fee to the company with the option to buy after three years)
- Facilitation of flexible working arrangements

### **Have we caught your interest?**

We look forward to receiving your application documents, including a motivation letter, salary expectation and desired starting date, by e-mail:

**[jobs-creditriskmanagement@procredit-group.com](mailto:jobs-creditriskmanagement@procredit-group.com)**

To learn more about the ProCredit group, please visit ProCredit Holding's website at:

**[www.procredit-holding.com](http://www.procredit-holding.com)**



**ProCredit**  
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