



ProCredit. We are an international group of development-oriented commercial banks for micro, small and medium enterprises (MSME). 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.

For our **Group Credit Risk Management Team**, we are currently seeking a motivated

Credit Risk Specialist (m/f/d) Specialist in Renewable Energy Project Financing

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 MSMEs 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:

- Preparing the credit risk assessment of loan applications from our subsidiary banks for the financing of renewable energy projects, including the coordination of the process, the review of the financial analysis and proposal prepared by the banks as well as the provision of an independent credit risk opinion for loan origination and/or forbearance measures, if applicable
- Preparing recommendations on company policy or procedural changes in compliance with the group guidelines and relevant legal provisions (MaRisk, KWG, etc.)
- Further developing our institutional approach to financing renewable energy projects in developing and emerging countries: templates, guidelines, manuals, tools and IT projects
- Supporting the subsidiary banks in the implementation of the abovementioned approaches, also through training
- Preparing presentations for internal seminars and training courses as part of the credit risk training curriculum as well as preparing or reviewing reports on portfolio quality on a regular basis
- Working closely with the credit risk departments of the subsidiary banks, including performing visits when necessary
- Managing projects related to credit risk assessment for the renewable energy project finance portfolio, including coordination with the IT departments

What we expect:

- A relevant university degree in economics, business administration or finance, or a social science with a minor in business or related fields
- A minimum of 2 years professional experience in the financial sector, particularly in credit risk management or in the (renewable energy) project development sector
- A strong and genuine interest in environmental, financial and development topics
- A sound knowledge of cash-flow modelling and the analysis of financial statements
- Strong analytical and critical thinking skills
- A good understanding of various economies and legal systems – familiarity with the legal systems in the group's countries of operation is an advantage
- A strong command of MS Office products
- Excellent written and spoken English skills – knowledge of German or other languages spoken in the countries in which the ProCredit group operates is an advantage; the working language in the department and within the ProCredit group is English
- Excellent interpersonal skills coupled with the ability and determination to communicate in a sincere and open manner
- The ability to work meticulously, both independently and as part of a team
- A passion for contributing to social and environmental development

What you can expect

- A pleasant and open working atmosphere and an international team
- Flat hierarchies and short decision paths
- Interesting and challenging tasks and cross-team project work
- Great location in the Bockenheim district of Frankfurt am Main
- Company pension scheme
- Deutschland Ticket (country-wide transportation pass valid on regional trams, busses and trains)
- EGYM Wellpass (membership valid at a number of gyms throughout Germany as well as for online fitness course)
- Possibility to work remotely 70 days per year
- A contribution to the clean energy transition in our countries of operations

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

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

www.procredit-holding.com



ProCredit
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