



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 Assessment team, we are seeking a motivated

Head of Group Credit Risk Assessment (m/f/d)

The Group Credit Risk Assessment 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 core responsibility is to assess, manage, and mitigate credit risk on client/transactional level as well as across client segments of the portfolio, thus ensuring sound credit decisions. The team is part of the wider credit risk management domain, together with policy/portfolio and quantification teams. The position reports to the CRO of ProCredit Holding.

Your role within Group Risk Management:

Strategic Leadership

- Execute the Group's credit risk management framework and policies
- Ensure that the credit risk assessment process supports growth, while safeguarding financial health
- Collaborate with senior management on risk strategy and portfolio management
- Promote a strong risk culture across the Group

Team Leadership and Development

- Lead, mentor, and develop a high-performing, international CRA team
- Set objectives and priorities and ensure continuous professional development
- Foster a culture of risk awareness and innovation

Credit Risk Assessment

- Analyse and issue recommendations or approvals for credit applications, including renewable energy projects and distressed assets
- Ensure thorough credit assessments, compliant with policies and regulations
- Develop and enforce credit risk assessment templates
- Manage the credit approval process and participate in the Group Credit Committee

Credit Portfolio Management

- Identify macroeconomic trends and monitor credit performance
- Support strategies to manage credit concentration risks
- Provide reports and escalate significant risk changes to senior management
- Perform 2nd-line controls and support framework development

Regulatory Compliance and Governance

- Ensure compliance with regulatory requirements (e.g., Basel III/IV, IFRS 9)
- Implement risk frameworks and collaborate with legal and compliance teams
- Oversee internal and external audit reviews

Stakeholder Management

- Build and maintain relationships with ProCredit banks and other stakeholders
- Attend governance meetings and align risk management with business goals
- Act as the main contact for credit risk matters and provide strategic advice
- Develop and deliver training on credit risk aspects

What we expect:

- A degree in Finance, Economics, Business Administration, or related field; a master's degree and other professional qualifications (e.g., CFA, FRM, PRM) are highly desirable
- 10-15 years' experience in credit risk assessment, especially with SME or small corporate clients. Experience with project finance structures will be an advantage.
- Leadership experience in managing credit risk teams
- Knowledge of Basel III/IV and IFRS 9
- Expertise in credit risk assessment tools and models
- Familiarity with credit risk systems and data analytics
- Strong leadership and team-building skills
- Excellent communication and presentation abilities
- Fluent in English; German is an advantage
- Willingness for (limited) travel to Southeastern and East Europe

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

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

