



**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.**

For our **Group Credit Risk Assessment team** at ProCredit Holding in **Frankfurt am Main**, we are seeking a motivated

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

### **- Specialist in Renewable Energy Project Financing and MSME lending -**

This position is based in Frankfurt am Main at ProCredit Holding, the listed parent company of our banking group.

The position is within the Group Credit Risk Assessment team responsible for assessing and managing the risk arising from the lending proposals to our target group of Micro and SME customers and private individuals. To this end, the team reviews and monitors individual key deals and defines the group wide assessment methodology and process. It works closely with the Credit Risk Portfolio Analysis and Credit Risk Quantification Teams, all three comprising the Group Credit Risk Management Team.

**Your role in our team:**

- Responsibility for a specific country and portfolio, opportunity to influence the credit business strategy by assessing key deals and direct contact with subsidiary banks, their management and local committees.
- Responsibility for implementing the group risk strategy by providing opinions for individual deals and support in the improvement of the assessment methodology.
- Participation in the Group Credit Committee with a possibility for a personal authority limit depending on seniority.
- Assessment of key deals from subsidiary banks, review of financial analysis and proposals, and the provision of an independent credit risk opinion for Renewable Energy Projects and MSME customers, with focus on the former segment.
- Monitoring of the performance of assessed and other risk relevant deals, regularly and on sample basis.
- Recommendations on company policy in compliance with the group guidelines and relevant regulatory provisions.
- Strengthening the institutional approach to financing renewable energy projects and MSME customers in developing and emerging countries by developing templates, guidelines, manuals, and IT projects.
- Supporting the subsidiary banks in the implementation of the abovementioned approaches, also through training.
- Working closely with the credit risk departments of the subsidiary banks, including making visits when necessary.
- Managing projects related to credit risk assessment for the renewable energy project finance and MSME portfolios, 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 5 years professional experience in the financial sector, particularly in credit risk assessment and 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, ability to learn fast.
- 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.
- An excellent command of written and spoken English, being the working language in the department and within the ProCredit group; knowledge of languages spoken in the countries in which the ProCredit group operates is an advantage.
- 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
- Possibility to work remotely 70 days per year
- 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 courses)
- JobRad (pick a bike and pay a monthly rental fee to the company with the option to buy after three years)
- 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-creditriskassessment@procredit-group.com](mailto:jobs-creditriskassessment@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)**

