



ProCredit. We are an international group of development-oriented commercial banks for micro, small and medium enterprises (MSME), as well as private individuals. 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 Portfolio Analysis team, we are seeking a motivated

Portfolio Analyst (m/f/d)

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

The Group Credit Risk Portfolio Analysis team is responsible for assessing and managing the credit risks arising from our lending activities on portfolio level. The team's responsibilities include monitoring and assessing the group portfolio development, analysing various sub-portfolios and concentrations and defining group credit risk management processes. The team closely cooperates with the Credit Risk Assessment and Credit Risk Quantification Teams, all three comprising the Group Credit Risk Management.

Your role in our team:

As member of the Group Credit Risk Portfolio Analysis team, you will be responsible for monitoring and assessing the group credit portfolio development by:

- Responsibility for implementing the group risk strategy by monitoring the performance of the group portfolio, assessing the portfolio development against the risk appetite, setting appropriate Key Risk Indicators and limits, and defining relevant group credit risk management policies.
- Analysing the development and quality of the group loan portfolio, the individual portfolios of the twelve banks of the group and specific portfolio aspects e.g., concentration, regional, sectoral and segment development.
- Responsibility for identifying relevant portfolio level risk drivers and developing appropriate methodologies to timely assess their impact.
- Defining and performing various analyses, delivering reports and presenting key findings, proposing mitigation measures.
- Following regulatory requirements related to the area of credit risk controlling and timely adapting group processes in this respect.
- Managing projects related to portfolio assessment and credit risk reporting, including data infrastructure and quality, coordination with system providers and banks.
- Supporting the group credit risk management team in the continuous development of credit risk controlling processes.

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 3 years professional experience in the financial sector, particularly in assessing customer portfolios; experience with retail portfolios and retail lending processes and policies will be considered an advantage.
- Strong analytical and critical thinking skills, ability to learn fast.
- A high degree of social competence and excellent communication skills.
- Excellent interpersonal skills coupled with an ability and determination to communicate in a sincere and open manner.
- Ability to work meticulously both independently and as part of a team.
- A strong command of MS Office applications, specifically with MS Excel as advanced user.
- 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.
- 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)

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-portfolioanalysis@procredit-group.com

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

www.procredit-holding.com

