

Credit Risk Specialist - perioada determinata

Main objectives of the job:

- Identification, analysis and evaluation of credit risk for preventing major impact on the bank's activity against unplanned and uncontrolled losses.

Main activities and responsibilities:

- Assesses and issues independent opinions on credit requests for the SME and Corporate clients applications, according to internal regulations;
- Cooperate with the operational banking units / relationship managers with regard to any unclear aspect/ deficiency/ error that may arise from the analysis of the submitted documentation;
- Monitors the on time performing of the financing reviews by the business units;
- Ensures the compliance with the credit policy and risk strategy within the credit approval and review processes;
- Identify in advance the high-risk SME and Corporate loans that are considered non-compliant with the Credit Policy or Risk Strategy;
- Participates in the periodic review of the loan portfolio;
- Provide accurate and comprehensive reports, specific to the credit risk assessment activity.

Requirements:

- Proven knowledge and experience (minimum 3 years) within credit risk assessment, financial analysis, scoring methods, financial prediction;
- Good accounting background required;
- Good English language skills, both oral and written;
- Bachelors Degree required;
- Self-motivated and working well under pressure