

## CREDIT RISK ANALYST (JUNIOR AND EXPERIENCED)

### Organization

BRD is a bank which has been present in Romania for more than 90 years in Romania. The universal bank model implemented by the Société Générale Group following the privatization from 1999 is based today on 3 major business lines:

- Retail Banking
- Corporate & Investment Banking
- Specialized Financial Services

Currently, we are the second bank from Romania, from the assets point of view, one of the biggest financing institutions for SMEs, as well as one of the most important players on the Romanian corporate banking market.

### The objective of the job

We offer several positions, both for junior and experienced candidates. As a credit risk analyst you will be involved in credit requests analysis and deliver specific recommendations.

### The main responsibilities that you will have:

Among your main responsibilities as credit risk analyst, you will:

- Analysis of credit requests from several perspectives such as: quality of the counterparty (shareholding quality and support, business performance, financial strength), structure of facilities, securities and proposed conditions mitigating the risks; responsible for the risk appraisal of corporate counterparties;
- Proposal of measures and solutions in order to reduce the identified risks;
- Analysis of conditions fulfilment after approval of the files;
- Perform different punctual tasks at RISC management's request; support front-office in structuring corporate credit products.

### What do you need to have:

We offer several vacancies both for experienced candidates and as well for junior ones, so the requirements, according to your level of expertise are:

- Minimum 3 years of experience in credit risk analysis and assessment related to legal entities and/or non-retail credit activity if you apply for the experienced positions;
- Participation in specific university projects, or extracurricular activities related to the financial analysis filed, if you apply for the junior positions;

### Common skills:

- Solid knowledge of financial analysis (both companies and public authorities) ;
- Specific knowledge in the area of real estate projects analysis and structured finance ;
- Solid knowledge of Romanian Accounting Standards and International Financial Reporting Standards (IFRS);
- Good knowledge of banking sector legislation;
- Good command of MSOffice ;
- Strong capacity to: identify risks related to a credit request, independently design a relevant and reasoned opinion and further support it ;
- Ability to express ideas clearly and concisely (both orally and in writing);
- Proactive approach to problems solving ;
- Ability to simultaneously perform various tasks ;

- Very organized and efficient person, able to cope with tight deadlines in achieving assigned tasks;
- Open person with a developed team spirit.

**Studies:**

- University graduate in economics, preferably in Finance – Banking, Business Administration in Foreign Languages; graduation from a foreign University with the same background represents an advantage;
- Master of Science graduate in economics, or in progress
- CFA/ACCA programs – qualified or in progress are highly valued.

**Foreign Languages:**

- English: advanced writing and speaking skills ;
- Knowledge of French is an additional advantage.

**We will offer in return:**

We offer you the opportunity to put in practice your skills and develop your abilities, to familiarize yourself with the banking industry, together with a professional team.

If you are interested, please send your application at the following email address: [Simon.filiuta@brd.ro](mailto:Simon.filiuta@brd.ro), by the 23<sup>rd</sup> of September 2014, mentioning in the subject of your email: "Application for the Credit Risk Analyst position"

Only the candidates that will be selected for the next stage will be contacted. All the other application will remain in our database for future opportunities.

Good Luck!