



Risk Analyst

RESPONSIBILITIES:

- Perform detailed quantitative and qualitative credit portfolio analyses and prepare proposals for credit quality optimization
- Monitoring, maintenance and improvement of the existing credit reports (at product and portfolio level)
- Continuous monitoring, follow-up and improvement of the credit risk systems' performance (rules, scorecards, strategies)
- Perform market and portfolio research, identify key trends
- Follow up on credit policy compliance, prepare written recommendations, present them in Credit Committees
- Assist in the credit approval process by analyzing the risk of various loans
- Participation in planning and monitoring of risk KPIs
- Representing the Risk Prevention Team in inter-departmental and international company projects and developments

SKILLS DESIRED:

- Economics, Finance, IT, Mathematics (statistical) college or university studies are preferred
- Minimum 3 years of proven experience in a similar analytical position
- Strong knowledge of the retail credit market, its legislation and its products
- Excellent analytical and numerical skills, attention to detail
- Proven ability to work independently, to participate in projects, to negotiate with and influence other stakeholders
- Very strong written and verbal communication skills, ability to negotiations and team work
- Advanced Microsoft Office skills
- Knowledge of statistical and data analysis programs is essential (SQL, SAS)
- Prior experience with credit scorecards (modelling, monitoring) is a strong advantage
- Fluency in English is mandatory
- Knowledge of French is an advantage

YOU CAN EXPECT:

- friendly atmosphere, team spirit
- participation in international-level projects
- fast-changing environment, challenging tasks

PLACE OF WORK

- Budapest, XIII. district
- Full-time

If you are interested in the position, you can apply with resume and motivation letter in English at the following address:
00051@cofidis.hrszoftver.hu