



Job description - Credit Analyst for the German market

Company Profile

RiverBank is a specialised lender dedicated to financing Small and Medium Enterprises with a focus on Benelux, Germany and France. RiverBank operates under a full European Banking License allowing to cover all European countries.

RiverBank's mission is to combine the best of the fintech and banking world. As experienced bankers, we commit the bank's balance sheet to grant loans which we analyse using a fundamental credit approach. As a fintech player, we digitally source, process and monitor the loans. Riverbank is growing fast both organically and through acquisitions.

As a young company, the talent and passion of our people is critical to our success. Together, we share a common set of values rooted in integrity, excellence and strong team work. RiverBank will offer an entrepreneurial environment within the regulatory banking framework - a place for people to learn, to achieve and grow. Our culture will promote diversity and individual perspectives in an international environment, represented by more than 10 nationalities.

Department Profile

RiverBank's credit department selects, analyses and structures loans brought in through our network of distribution partners (e.g. private equity firms, banks, advisory companies and accountants). Whether you're interested in fintech, financing SME, B2B distribution or working for a high growth firm, RiverBank is the place to be.

RiverBank is looking to recruit for its -soon to be opened- Frankfurt Branch a Credit Analyst.

The Credit Analyst is responsible for the risk assessment of the credit product including credit analysis, structuring, financial modelling, industry research and negotiation of credit documentation. The Credit Analyst is also responsible for ongoing maintenance of new and existing customers. The aim of the credit team is to build a strong performing portfolio of senior and subordinated loans to SME companies in Germany.

Primary Responsibilities

- Working closely with our origination team
- Analysing credit risk incl. financial modelling and reviewing of due diligence and valuations reports

- Analysing and structuring senior and subordinated loans in Germany and preparing credit proposals to be presented to the Credit Committee
- Attending management meetings
- Negotiating the legal documentation together with the legal department
- Managing ongoing credit needs of existing relationships
- Working with external parties e.g. lawyers, real estate valuers and other relevant market players
- Monitoring of an assigned portfolio of clients; in depth client knowledge is essential for adequately identifying early warning signals with the aim of minimizing credit losses
- Continuously optimizing credit- and credit-related procedures and processes, risk control and IT systems in order to support RiverBank moving forward as a fintech company
- Working closely with Risk, Front Office, Back Office and Management to support sustainable and controlled growth of the credit portfolio while providing lending and structural solutions
- Signaling market trends and propose new loan products

Skills required

- Degree in Finance, Economics, Business Administration or other related disciplines
- Minimum 4 years of experience in a similar role at a bank, private equity or debt fund
- Relevant prior experience in credit analysis, having deep credit knowledge with sound numerical skills, cash flow analysis and projections proficiency
- Very good knowledge of legal documentation and local relevant law
- Excellent relationship and communication skills, knows how to negotiate a deal between stakeholders
- Team player, lots of energy, thrives in a fast paced environment
- Very organized, effective and efficient, able to prioritize and anticipates business needs
- Proactive and politely assertive when dealing with credit risk issues
- Self-starting and entrepreneurial spirit
- Fluency in German and English plus one European language would be an advantage

Please submit your application to: careers@riverbank.eu or contact Susanne Schramm, HR Manager +352 27493710

RiverBank is an equal opportunities employer. We work to provide a supportive and inclusive environment where all individuals can maximise their full potential. Our skilled and creative workforce is comprised of individuals drawn from a broad cross section of the communities in which we operate and who reflect a variety of backgrounds, talents, perspectives and experiences. Our strong commitment to a culture of inclusion is evident through our constant focus on recruiting, developing and advancing individuals based on their skills and talents.