

## JOB DESCRIPTION

JOB POSITION: **Credit analyst**

REPORT LINE: Credit department

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Credit analysts assess and make decisions about customer credit applications using a range of criteria including purpose of application, credit viability, and customer payment history and customer credit-worthiness. The Jr. Credit Analyst will also provide support to the Credit Risk team by completing reporting requirements associated with the file requests and other related credit functions.

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### RESPONSABILITIES AND MAIN FUNCTIONS

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Main responsibilities:

- Contributes to develop healthy business. Contributes to provide a first customer level service. Emission of recommendation for credit files and ratings according to credit approval process in the required format, contributing to develop healthy business by keeping the risk under control. Annual Vendor Review together with sales department.
- To analyze financial information and assess creditworthiness and risk involved in requests received through the SG vendor program within delegated authority and within the timescales considering SG internal procedures and in accordance with the rules of AMLO and KYC.
- To process and approve credit applications within current personal credit limit and to prepare a full credit analysis for credit proposals presentation in the credit committee and/or in RISQ/RBA
- To control priorities according to Vendors and maximum response times.
- To clearly identify financial risks and/or others risks associated to the transaction (equipment, structures, etc).
- To check the accuracy of the financial information required for the study of applications.
- To perform verifications in different external and internal databases and complete the information system with the appropriate data to ensure the correct identification of all the parties involved in the application in accordance with the rules of KYC and AMLO.
- To Participate in the administrative daily workload as the scanning of all credit documents.
- To update credit ratings according to SG policies, carefully checking that all customers have their SGOR or equivalent before proceeding to sanction new exposures
- To improve the effectiveness of the credit risk department tasks focusing on increasing automation. To participate in the transformation philosophy of the Company.

### **Soft Skills:**

- Employer seeks adaptable, confident, dependable, and motivated
- Accounting skills.
- Ability to work effectively under pressure
- Communication skills.
- Problem-solving and teamworking skills are also essential
- Attention to detail.
- Documentation and organization skills.
- Knowledge in risk analysis.
- Fluent English language speaking and written.

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## COMPETENCIES AND SKILLS

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- **Personal:**

- Analytical person
- Stringency and autonomy,
- Good capacity to work under pressure,
- Outstanding business writing skills and impeccable written and oral communication skills with customer service skills
- Proactive and pragmatic
- Well organized and able to work with critical deadlines
- High motivated to learn SG Risk culture
- High motivated to start and improve a carrier in SG group

- **Professional:**

- Economist or BA bachelor degree.
- Advanced computer skills including all Microsoft Office systems
- Good English level
- Demonstrate financial analyst skills
- Basic proficiency in reading financial statements
- Cash flow modelling