GE Capital

Senior Credit Analyst (m/f) HEF Germany
Job No. 3040363, Solingen

About us
GE is the world’s Digital Industrial Company, transforming industry with software-defined machines and solutions that are connected, responsive and predictive. Through our people, leadership development, services, technology and scale, GE delivers better outcomes for global customers by speaking the language of industry.

In this role you analyze and take credit decisions of structured financing facilities in accordance with standard Risk policies and procedures and monitor the balance of accounts and process controls. You maintain the automated underwriting system for small volume business.

Responsibilities
• Credit analysis of complex deals of different industry segments
• Preparation, recommendation and taking decisions within critical deadlines
• Ensure approved transactions are closed in accordance with approval conditions and relevant policies.
• Ensure appropriate, accurate and timely Regulatory Risk Reporting, working with German CRO.
• Monitor portfolio and annual reviews of structured deals
• Actively participate in risk management related projects
• Provide Credit and Risk input in relation to New Product Introductions / initiatives.
• Support the Sales team during initiation of business and customers visits to review financial statements/opportunities as required
• Dealing with overdue customers and restructuring facilities
• Ensure compliance with Credit and Risk Policies and Regulatory requirements.

Qualifications
• Sufficient work experience in regulated financial services environment, credit underwriting and documentation
• Strong background in methods of credit risk, balance sheet and cash flow analysis and other factors influencing corporate risk.
• Solid knowledge in leasing
• Proven analytical, problem solving, and process oriented skills.
• Excellent oral and written communication skills in German and English with an ability to negotiate and influence others.
• Strong ability to work independently as well as being a team-player in an international risk organization
• Ability and strong interest to work in a fast-paced, international environment
• Energetic, flexible and enthusiastic with a willingness to be both hands on and strategic.
• Experience of the German Regulatory and Legal environment with a working knowledge of MaRisk and KWG would be an advantage.
• Knowledge of Healthcare and Industrial Finance, especially in a captive environment would be an advantage.
• Risk controlling experience would be an advantage.

We look forward to receiving your online application!

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