

Credit Officer Corporate Business

Reference	JC-2394
Department	Risk - Credit
Work time percentage	100%
Location	Lugano
HR contact	https://emea2.softfactors.com/job-opening/rstOnax-8H3lzlvGaeNtl7FPeK#/?lang=en
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Job Description

The Credit Officer Corporate Business will be offered a stimulating, varied and responsible activity in a dynamic professional and international environment, managing a portfolio of credit limits to Swiss Small and Medium size Enterprises ("SME"), which includes also commercial and industrial mortgages, in full compliance with the credit policy, regulations, procedures and bank processes in force.

Main responsibilities

- Assuring and coordinating, in complete autonomy, the tasks related to the analysis of credit requests in favor of SME and real estate Special Purpose Vehicles;
- Analyse the financial standing of SME, assign corresponding counterpart rating measuring the default probability, and determine the debt capacity of the borrowing entities;
- Analyse credit requests submitted by the Front Office, and provide support in the structuring of client proposal, including client visits;
- Take credit decisions within the own delegated credit authority, and make recommendation to higher decision bodies;
- Regular review of the client's portfolio in line with the internal policies and regulatory requirements;
- Interaction with the Real Estate Evaluators to determine the collateral value of residential, commercial, and industrial real estate;
- Contribute to the regular review and up-date of our policies and tools;
- Carry out any other duties and projects when necessary;

Skills and experience

- Commercial education and/or equivalent qualification with longstanding experience in the cash flow-based lending business in Switzerland;
- Excellent knowledge, both written and oral, of English in addition to Italian and French are essential for the performance of the assigned tasks;
- Excellent skills in work planning and priority management;
- Ability to identify critical issues with a strong sense of purpose;
- Strong sense of initiative with propensity to work in a team;
- Adequate negotiation and communication skills;
- Excellent knowledge and familiarity with the usual computer applications (MS-Office).

Our company

EFG Bank is the Swiss private banking subsidiary of EFG International. Headquartered in Zurich, it has an international network spanning Europe, Asia Pacific and Latin America, and manages assets for private clients all over the world. The bank's services comprise asset management and investment counselling, investment funds, securities brokerage, estate planning and a full array of banking services. EFG Bank offers a stimulating and dynamic work environment.

Application

Should you wish to apply for this position, please send your complete job application on:

<https://emea2.softfactors.com/job-opening/rstOnax-8H3lzlvGaeNtl7FPeK#/?lang=en>

We will only respond to applications with a matching profile.