



BANQUE DE COMMERCE ET DE PLACEMENTS

Established in 1963 as a Swiss bank, BCP segments its activities into two well-established core businesses: Commodity Trade Finance and Wealth Management. These are reinforced by our expert Treasury services. BCP enjoys a solid reputation as a high-quality service provider in all of its banking fields. Founded under Swiss Banking Law and Regulations, BCP is supervised by FINMA, the Swiss financial markets supervisory authority. Headquartered in Geneva, BCP also operates branches in Luxembourg and Dubai. More information can be found at www.bcp-bank.com.

To strengthen our **Credit Analysis division**, we are currently looking for a

CREDIT ANALYST

PURPOSE OF THE ROLE:

Reporting to the Credit Analysis Division Head, the role of the Credit Analyst is to review the financials of an assigned portfolio of clients active in Commodity Trading, to determine the risks involved in transactions, to review the Credit Approval Forms (CAFs) and make credit facilities recommendations to the competent internal authorities. The main responsibilities of the role involve:

- Conduct thorough analysis of the Financial Statements and assessment of the Credit Approval Forms (CAFs) for a portfolio of clients active in the field of Commodity Trade Finance (CTF) including their counterparties.
- Perform in depth assessment of credit worthiness of counterparties and provide recommendations in relation to the analysis to the competent internal authorities.
- Maintain updated documentation in all credit facilities, through follow up of financial statements and financial performance.
- Apply and update the internal credit rating to all debtor files.
- Actively participate in Credit Committee meetings to present credit analysis write-ups contributing to the decision-making process.
- Provide credit risk assessment and recommendations on one-off transactions presented by the CTF department.
- Maintain regular contact with CTF department and provide advice and support to Relationship Managers (RMs) in the initial structuring phase of transactions and set up of credit lines.
- Participate to client meetings together with CTF RMs, whenever required.

REQUIREMENTS:

- University degree in Economics or Finance or any other related field.
- Minimum 5 years of relevant experience in a similar position in a bank operating in Commodity Trade Finance business.
- Strong knowledge of Commodity Trade Finance activities and instruments.
- Excellent quantitative and qualitative analytical skills.
- Ability to draft financial statement analysis in a structured, concise and confident manner.
- Strong attention to detail.
- Ability to multitask and to prioritize duties.
- Excellent interpersonal and communication skills.
- Ability to work independently.
- Excellent written and verbal communication skills in English, other languages are considered a plus.
- Proficient computer skills with excellent command of MS Office applications.
- Swiss national or valid Swiss working permit.

OTHER:

- Location: Geneva
- Starting date: To be defined
- Activity rate: 100%

Please send your complete application file (**cover letter, CV, work certificates and diplomas**).

Please kindly note that with no answer from us within 3 weeks, you can consider that your candidacy was not selected for this position.

Thank you for your understanding.