

CREDIT ANALYST SERVICES TRAINEE (M/F)

WE OFFER AN INTERESTING JOB IN A DYNAMIC INTERNATIONAL ENVIRONMENT WHERE YOU CAN ACQUIRE A SOLID EXPERTISE IN CREDIT ANALYSIS AND START BUILDING UP AN ACCOMPLISHED BANKER'S PROFILE

BNP Paribas

With a presence in 78 countries and nearly 190,000 employees, including more than 145,000 in Europe, BNP Paribas is a leading bank in the euro zone and a first-class player on a global scale.

CIB (Corporate & Institutional Banking)

A world-class team of 19 000 women and men in more than 45 countries bring to clients their quality and commitment, pro-activity and capacity for adaptation.

CIB is an international core business with important platforms in Paris, London, Hong Kong, New York, Tokyo and Singapore.

Our client segments include:

10 200 corporate clients: major corporations & medium-sized businesses with high development potential

4 800 financial institutions : general and specialists banks, pension funds, funds managers, insurance companies, mutual health insurers, personal risk protection providers, central banks and supranational entities

MISSION

Assessment of Counterparty and Credit Risk support

- Collecting and monitoring key information on clients (annual reports, financial statements, web site information..) and requesting/analysing internal inputs (green light, memos,..).
- Preparing spread sheets for Analysing and summarising counterparty and credit risk on clients and prospects

Preparation of Credit Proposals support

- Depending on dossier complexity, credit proposal preparation support (compliant with CIB and CMS guidelines, quality standards and BNPP policies) ranging from :
 - Pre-populating draft exposure tables & Company description
 - Preparing final draft of Credit Proposals
 - Completing final version of Credit Proposals
- Follow-up of events & decisions taken (including credit committee decision in system)
- Follow-up & alert Head of CA on "past due status"
- Participating in the continuous improvement of credit process efficiency by proposing solutions and identifying areas for improvement

Credit Risk Monitoring support

- Monitoring of clients information & financial covenants, strategy implementation and risk profile

Reporting & Data management

- Systematic reporting
- Data checks & Data cleaning



PROFILE

- Bachelor's degree in Finance, Economics or Accounting.
- No experience required, however previous middle office/back office banking experience is beneficial
- Knowledge of the Corporate banking environment is beneficial
- Detail oriented with a solid knowledge of financial analysis under several standards
- Team spirit
- Self-starter, good initiative & flexible
- Business minded with an ability to convey a balanced sense of risk
- Excellent written and verbal communication skills (English)
- Knowledge the following languages is a plus: French, Arabic, Swedish, Italian
- Available to IEFP internship (mandatory)
- Available to a training period abroad (2/3 months)

In case you have the skills required, please send your CV in English to the following email address: **portugal.recrutamento@bnpparibas.com**. Only candidates with an adequate profile will be contacted.