

Job description – Senior Credit Analyst

Company Profile

RiverBank is a specialised lender dedicated to financing Small and Medium Enterprises with a focus on Benelux, Germany and France. RiverBank operates under a full European Banking License allowing to cover all European countries.

RiverBank's mission is to combine the best of the fintech and banking world. As experienced bankers, we commit the bank's balance sheet to grant loans which we analyse using a fundamental credit approach. As a fintech player, we digitally source, process and monitor the loans. Riverbank is growing fast both organically and through acquisitions.

As a young company, the talent and passion of our people is critical to our success. Together, we share a common set of values rooted in integrity, excellence and strong team work. RiverBank will offer an entrepreneurial environment within the regulatory banking framework - a place for people to learn, to achieve and grow. Our culture will promote diversity and individual perspectives in an international environment, represented by more than 10 nationalities.

Department Profile

RiverBank's credit department selects, analyses and structures loans brought in through our network of distribution partners. Whether you're interested in Fintech, financing SME, B2B distribution or working for a high growth firm, RiverBank is the place to be.

RiverBank is looking to recruit for its -soon to be opened- Amsterdam Branch a Senior Credit analyst.

The Senior Credit Analyst is responsible for the risk assessment of the credit product including structuring, analysis, industry research and financial modelling. The Senior Credit Analyst is also responsible in credit structuring, documentation and ongoing maintenance of new and existing customers.

Primary Responsibilities

- To work closely with our origination team
- To analyse and structure senior and subordinated loans in the Netherlands and to prepare a credit approval paper to be presented to Credit Committee
- To analyse credit risk, to structure credit products and to do financial modelling
- To manage ongoing credit needs of existing relationships.
- To attend management meetings
- To work with external parties like lawyers, real estate valuers and other relevant market parties
- To monitor an assigned portfolio of clients; in depth client knowledge is essential for adequately identifying early warning signals with the aim of minimizing loan losses.
- To continuously optimize credit- and credit-related procedures and processes, risk control and IT systems in order to help RiverBank move forward as a Fintech company
- To partner with Risk, Front Office, Back Office and Management to support sustainable and controlled growth of the credit portfolio while providing lending and structural solutions.

Qualifications & skills required

- Relevant prior experience in credit analysis, having deep credit knowledge with sound numerical skills and Cash flow analysis and projections proficiency
- Familiarity with legal documentation
- Excellent relationship and communication skills, knows how to negotiate a deal between stakeholders
- Team player, lots of energy, thrives in a fast paced environment
- Reliably organizes work, works effectively and efficiently, prioritizes work and anticipates business needs
- Proactive and politely assertive when dealing with credit risk issues.

- Self-starting and entrepreneurial spirit
- Fluency in Dutch and English plus one European language would be an advantage.

Please submit your application to: careers@riverbank.eu or contact
Susanne Schramm, HR Manager +352 27493710

RiverBank is an equal opportunities employer. We work to provide a supportive and inclusive environment where all individuals can maximise their full potential. Our skilled and creative workforce is comprised of individuals drawn from a broad cross section of the communities in which we operate and who reflect a variety of backgrounds, talents, perspectives and experiences. Our strong commitment to a culture of inclusion is evident through our constant focus on recruiting, developing and advancing individuals based on their skills and talents.