



Gemeinsam mehr Wert schaffen.

DenizBank AG is part of the DenizBank Financial Services Group and the Emirates NBD as one globally successful group of companies. As an Austrian universal bank with branches in Austria and Germany, DenizBank AG addresses its customers with innovative and tailor-made products and has thus established itself as a strong financial partner for its customers.

For the further expansion of the business success we are looking for personalities, who rethink banking and continuously raise it to a new level.

We offer the following position at the earliest possible entry:

Senior Credit Officer – Commodity & Trade Finance (m/w/d)

Location: Headquarters in Vienna | Employment type: full-time

Your tasks:

- Analyzing creditworthiness of the customers including preparations of credit packages
- Reviewing the credit limit proposals and aligning the credit limits to the bank's risk appetite, pricing, credit policy and procedures
- Presenting credit proposals in the credit committee
- Following customers' financial standing and ongoing transactions closely and being alerted to perceive any early warning signals and take actions
- Initiate risk assessment and continuous monitoring on a transactional basis (ensuring acceptability and quality of transaction structure, parties involved such as suppliers, buyers, forwarders, warehouses, insurers, transporters and physical flow of the goods) and pick up the transactions which are in line with bank's acceptance criteria
- Responsible for well-organized and up-to-date credit files in line with the bank's policy and procedures
- Dealing with internal and external reporting with regards to the credit portfolio
- Responsible for being up-to-date on market developments and regulatory updates and if necessary informing the direct superior about the possible effects
- Always be up-to-date regarding the sectorial risks and commodity prices, and assess and report possible impacts on the portfolio

Personal and professional competencies:

- University degree or equivalent education level
- Working experience in structured trade and commodity finance for at least 10 years
- Good understanding of financial and economic overview
- Good communication and social skills
- Results oriented, with self-motivation and ability to motivate others in the team
- Willing to take responsibility and initiative

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- Analytical and risk management skills including financial analysis and structuring of transactions
- Presentation and communications skills and ability to interact successfully in the credit committees
- Good knowledge of MS Office applications
- Excellent command of both written & spoken English
- Additional language especially German or French is an advantage

What you can expect from us:

- Insights into the structure and processes of the banking business and the opportunity to actively improve them
- Varying tasks in a motivated team
- Career and development opportunities
- Nice benefits: canteen/lunch vouchers, voluntary pension fund, employee events, home office possibility etc.

Minimum gross wage in accordance with the collective agreement if the minimum requirements are met: EUR 3.155,67 /month with willingness to overpay depending on professional experience and training.

All job advertisements are aimed at all genders in the interests of equal treatment. If you feel addressed by this job offer, we look forward to your written application with CV and letter of motivation by e-mail to jobs@denizbank.at

