



RETAIL CREDIT ANALYST

DUTIES

■ The credit analyst's duties consist of:

- Generating analyses of financial guarantee requests on a regular basis while ensuring risk management and timely performance.
- Contributing to the monitoring and development of relations between Compagnie Européenne de Garanties et Cautions and its contact persons, Groupe BPCE and external partners.
- Reviewing the financial guaranty request presented by the partner bank's account representatives within the required time frames by: 1) verifying the relevance of the information provided, 2) analyzing the files, 3) justifying his/her opinion in a timely manner and consistent with company procedures.

■ The main activities include:

- Analyzing loan guaranty requests to individuals within the allotted time periods.
- Assessing the risks through a study of the proposed credit, relying on a global analytical approach of the client profile and project (banking standards, tax and legal information, discrepancies, etc.).
- Rendering a decision within the limits of his/her delegation of authority and issuing a duly justified opinion on proposed credits beyond the authorized scope.
- Justifying and backing up his/her position in the event of a rejection or delayed decision and presenting the files to the Internal Commitments and the Credit committees pursuant to the Delegation of Authority Charter.
- Advising and informing each credit originator about the risk analysis involved in processing financial guaranty requests, notably in the event of a rejection or delayed decision
- Ensuring the establishment, monitoring and successful execution of special assignments given by the head of the market
- Managing and training the various sales line staff in credit structuring and product sales: Group managers, branch managers, client representatives and all other credit originators.

The credit analyst position requires frequent travel.