

CREDIT ANALYST

📍 Location: Geneva | Start date: Immediate | Activity rate: 100%

About BCP

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 a branch in Luxembourg and a representative office in Dubai DIFC. More information can be found at <https://www.bcp.bank/en>

About the role

Reporting to the Credit Analysis Division Head, your role will be 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.

Key responsibilities

- 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.
- Review and validate major counterparty, broker and insurance accreditation requests.
- Provide credit risk assessment and recommendations on one-off transactions presented by the CTF department.
- Maintain regular contact with CTF department and support 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.

Your profile

- University degree in Economics or Finance or any other related field.
- At least 2-3 years' experience as a Credit Officer/Analyst with banks active in commodity trade finance, and/or experience with an audit firm managing a portfolio of commodity trading clients.
- Comprehensive understanding 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.



What we offer

- ✎ A dynamic and multicultural work environment.
- ✎ An inclusive culture where empowerment and creativity are encouraged.
- ✎ A competitive compensation package.
- ✎ Work from home (one day per week).

✉ Application process

Please submit your complete application file, including your **cover letter, CV, work certificates, and diplomas**.

📅 Response timeframe

If you do not receive a response from us within **three weeks**, please consider that your application was not selected for this position. We appreciate your understanding.

🔍 Privacy notice

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