Junior Credit Risk Analyst (gn)

Ort: **Düsseldorf**

This position is remunerated with an annual gross salary between €68.000 and €80.000.

PS Direkt - Job perfekt

You enjoy diving into financial data, identifying risks, and turning complex information into clear recommendations? Then this opportunity offers the perfect environment to further develop your expertise in international credit risk management.In this role, you will work at the intersection of finance, risk assessment, and business decision-making. You will analyze international counterparties, support strategic credit decisions, and contribute directly to protecting the company from financial risk. If you have a strong analytical mindset, enjoy working with numbers, and want to grow within an international environment, this position will provide both challenge and long-term development opportunities.We are recruiting for this position as part of a permanent direct employment.

Your Responsibilities

- Assess credit, market, and country risks across various international business areas
- Conduct quantitative and qualitative analyses to evaluate the financial strength and risk profile of business partners
- Support and advise internal stakeholders on credit line decisions and risk-related matters
- Gather and evaluate relevant information through close collaboration with business partners, credit agencies, and external stakeholders
- Monitor overdue and exceeded credit positions and identify potential risk exposures
- Analyze market developments and derive appropriate risk mitigation measures. Prepare reports and recommendations for management
- Support the enforcement of outstanding claims through communication with debtors, insurers, legal representatives, insolvency administrators, and other relevant parties
- Assist management in handling special and unexpected risk situations
- Contribute to the development of risk awareness within the organization through internal workshops and knowledge sharing

Your Skills

- Successfully completed vocational training in banking or a degree in Economics, Finance, Business Administration, or a comparable field
- Experience in B2B risk management, ideally within internationally operating companies, commercial or investment banks, or credit insurance environments
- Approximately two years of relevant professional experience are desirable; candidates with an auditing background are also encouraged to apply
- Basic knowledge of corporate finance and project finance
- Understanding of international macroeconomic developments and their impact on business risk
- Familiarity with international trade practices, including Incoterms and payment terms
- Proficient in Microsoft Office applications
- Fluent English language skills; German language skills are considered an advantage
- Strong analytical capabilities and a pronounced affinity for numbers, particularly in the analysis of consolidated financial statements

- Excellent communication skills and a confident, professional appearance
- High level of initiative, commitment, and personal responsibility
- Structured, independent, and solution-oriented working style
- Enjoy working in an international and diverse team environment

What We Offer You

- Flexible working hours (38.5-hour week)
- Mobile working up to 2 days/week
- 30 days´ holiday
- Attractive training and development opportunities

Feel free to contact us at bewerbung@ps-direkt.com, by phone at 0221-846909-0 or send us a message on Xing!Please note that documents sent by post cannot be returned. Your application materials and any personal data will be processed in accordance withe the European General Data Protection Regulation (GDPR) and the German Federal Data Protection Act (BDSG-new).

Ihr Ansprechpartner

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Erstellt am 25.10.2026: https://ps-direkt.com/stellenangebote/junior-credit-risk-analyst-gn-575178/