

For our client, a highly successful, innovative, and international financial institution which is a major online direct bank specialized in the credit card business for private customers and companies in the southwest of Germany, we are currently looking for a:

Risk Modelling Officer (m/w/d)

Your role:

- Monitoring and reporting on Credit Risk development to Management
- Optimising the risk-reward relationship within the Bank's credit portfolio
- Developing, implementing, and maintaining ML/AI models for application and behavioural scoring
- Developing and maintaining statistical models for risk assessment, including credit and collection portfolio risk
- Planning data capture and structuring in-house databases
- Ensuring credit risk procedures, routines, and tools are supported by statistically valid data, maintaining data integrity, consistency, and security
- Developing reporting formats and regularly presenting figures to the Credit Risk Committee and Board
- Preparing documents and reports for the Credit Risk Committee, attending meetings, and assisting the Chief Product Officer in follow-up actions
- Responsible for maintaining and optimising statistical development and reporting tools

Your profile:

- Higher university degree, preferably in mathematics or statistics
- Strong background from quantitative and statistical analysis and modelling, preferably consumer behaviour and/or risk management
- Experience statistical tools and methodologies, particularly R/Python and SQL
- Knowledge of risk management methodologies (e.g. VaR, Stress Testing, etc.) and regulatory capital requirements (e.g. BASELIII/IV) is an asset
- Excellent analytical skills, business-minded
- High attention to detail in both numerical analysis and written work
- Working experience in business analysis or statistical analysis building empirical models
- Background from banking, finance, insurance, credit card industry or consultancy is an asset
- Fluent in English and German

We look forward to receiving your complete application documents via email or post.

Your personal Consultant:

Ralf-Michael Zapp
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