Name of the job profile	**Credit analyst**	
Description of the job profile	*Credit analysts analyze a customer's credit history and financial statements to determine the risk of handing out loans to the customer or extending the customer's line of credit.* - *check credit references and the customer's credit rating and review loan documentation.* - *responsible for using the information that they find to establish a customer's credit limits.* - *responsible for might include using statistical software to predict credit trends, informing customers of payment policies, resolving customer disputes, maintaining credit and collection files, suggesting quality improvements in credit policies and procedures, billing customers and making collection calls.*	
Economical sector	o Primary o Secondary o **Tertiary**	
Country	o Belgium o France o Italy o **Lithuania** o Romania o Spain	
Qualifications required	University degree *Associate's degree in business field with related work experience;* *bachelor's degree preferred; master's degree for improved job prospects.*	
Total number of training hours	*May have to work more than 40 hours per week.*	

	Description *	*Level ***
Knowledge	*Finance* *Statistics* *Marketing* *Economics* *International law* *Ratio analysis*	*6* *5* *6* *4* *5* *7*
Skills	*Problem-solving* *Ability to work under pressure* *IT* *Analytical skills* *Numeracy skills* *Interpersonal skills* *Management skills* *Self- confident*	*7* *7* *6* *7* *7* *5* *6* *6*
Competences	*Flexibility* *Communication* *Persuasion* *Costumer focus* *Critical thinking* *Team working* *Adaptability* *Reliability and motivation*	*6* *6* *6* *6* *7* *6* *7* *7*
Previous Experience	*Minimum 2 years experience as a credit analyst in a financial institution.*	
Personal Attitude	*Oorganized, detail oriented and have the ability to interact with all levels of management.*	