



EFG Bank is the Swiss private banking subsidiary of EFG International. Headquartered in Zurich, it has an international network spanning Europe, Asia Pacific and Latin America, and manages assets for private clients all over the world. The bank's services comprise asset management and investment counselling, investment funds, securities brokerage, estate planning and a full array of banking services. EFG Bank offers a stimulating and dynamic work environment.

We are actively seeking for our Geneva offices

Real Estate Credit Analyst

REFERENCE : R_Real Estate Credit Officer_November 2017
DEPARTMENT : Credits
WORK TIME PERCENTAGE : 100%
LOCATION : Geneva
HR REPRESENTATIVE : Marco Panozzo

GENERAL DESCRIPTION

The Real Estate credit administration is responsible for analysing, approving, implementing and documenting Real Estate financing activities for EFG Switzerland with mortgages over properties (private residential and, on an exceptional basis, commercial), in Switzerland and key locations in France, Monaco, and the UK) and Real Estate credit requests for clients with accounts in Switzerland. Credit administration also supports other EFG locations for credit approval process. Additionally it is also responsible for the underwriting, documentation and implementation in our Bank system (Switzerland) of the approved transactions.

MAIN RESPONSIBILITIES

- Support the Front in developing real estate and structured financing by communicating availability, products, risk parameters, policies and processes, etc. of our offering;
- Ensure that credit analysis is carried out according best practices and addresses points covered by the bank credit policy, guidelines and Swiss regulators for Real Estate Financing;
- Review credit requests , practising real estate collateral analysis with particular focus on client(s) solvency, net wealth, net income, repayment s source, leverage for the Private Banking business (AUMs);
- Issue recommendations for review and consideration to relevant credit competencies;
- Underwrite, document and take to drawdown (complex) real estate and structured finance transactions;
- Ensure real estate and structured finance transactions are correctly booked and maintained on Globus;
- Elaborate real estate finance MIS reports;
- Liaise with other EFG office, mainly EFG Monaco and EFG London, and occasionally with EFG Asia and Bahamas offices, to discuss deal's structure, security package, etc...;
- Liaise with lawyers, solicitors and public notaries to perfect the bank's security package, including but not limited to property insurance policies, charges over the share capital of spv property holdings companies, personal guarantees, etc.. .;
- Liaise with external appraisers to discuss property's valuations, real estate market trends in our target markets, etc...;
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- Participate in the on-going improvement of processes, consolidation of existing know how on cross border real estate financing;
- Participate in the development of EFG credit;
- Participate in broader credit responsibilities;
- Full back-up and support of real estate credit officers.

SKILLS AND EXPERIENCE

Business or Economics Degree

5-10 years real estate finance experience in an international private banking environment

Knowledge of the French and UK real estate market is required

Strong organisation and administrative skills

Quick, efficient, solution oriented and negotiator

Ability to work under pressure in a very dynamic and fast-paced environment

Interest to be exposed to real estate transaction outside Switzerland (i.e. France, UK, Asia and Bahamas)

Team player

Computer literacy: Microsoft Excel, Word and Access, Internet, Banking transaction applications,

Languages: Fluent in English and French, German a strong plus

Basic accounting and legal knowledge

Only Direct applications will be accepted for this position.

Should you wish to apply for this position, please send your complete job application by email to hrrecruitment@efgbank.com