Credit Analyst

Your tasks

HOW YOU WILL MAKE AN IMPACT

This position would be responsible for supporting credit risk governance across all Business Units, ensuring consistent application of Continental's credit policies. This role focuses on portfolio analytics, financial risk assessment, and exposure monitoring, helping to safeguard company from risk and proactively identify market or customer trends that may impact credit performance.

- Key responsibilities include: conducting consolidated financial and credit analyses, reviewing exposure limits, preparing portfolio risk reports, and monitoring critical credit KPIs such as exposure vs. limits, collateral coverage.
- Perform consolidated financial and credit risk analyses across all Business Units, integrating data from SAP. Assess customer performance, sector risks, and macroeconomic indicators to support decision-making and ensure early detection of potential credit deterioration.
- Monitor and evaluate portfolio KPIs, including credit exposure vs. limits, DSO, overdue %, collateral coverage, and risk/payback metrics.
- Prepare periodic performance reports, provide insights to management, and ensure accurate data consistency for executive steering and governance reviews.
- Act at risk governance, review exposure limits, and recommend/collaborate credit policy adjustments based on customer performance and market conditions.
- Support discussions with stakeholders to balance growth opportunities with sound risk management.
- Ensure credit governance and compliance with corporate and local policies.
- Support internal/external audits, coordinate responses, and strengthen internal controls.
- Drive continuous improvement by sharing best practices and enhancing portfolio analytics and reporting capabilities.

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Your profile

WHAT YOU BRING TO THE ROLE

- Bachelors degree
- 3-5+ years of related professional credit experience
- Strong analytical skills and mindset
- The ability to interpret economic and industry signals, and provide a collaborative approach to align risk assessments with Sales and Finance

Job ID
REF90490F

Field of work
Finance and Controlling

Location
Fort Mill

Leadership level
Leading Self

Job flexibility
Hybrid Job

Legal Entity
Continental Tire the Americas, LLC

- Legal authorization to work in the U.S. is required. Continental is only able to offer visa support for internals individuals
- Can offer a relocation package if needed

ADDITIONAL WAYS TO STAND OUT

- 5-7+ years of related experience
- Experience with Power BI
- SAP and CRM experience
- Strong risk, financial and credit analysis experience

Our offer

All your information will be kept confidential according to EEO guidelines.

EEO-Statement:

EEO / Disabled / Protected Veteran Employer. Continental offers equal employment opportunities to all qualified individuals, without regard to unlawful consideration to race, color, sex, sexual orientation, gender identity, age, religion, national origin, disability, veteran status, or any other status protected by applicable law. In addition, as a federal contractor, Continental complies with government regulations, including affirmative action responsibilities for qualified individuals with a disability and protected veterans, where they apply. To be considered, you must apply for a specific position for which Continental has a current posted job opening. Qualifying applications will be considered only for the specific opening(s) to which you apply. If you would like to be considered for additional or future job openings, we encourage you to reapply for other opportunities as they become available. Further, Continental provides reasonable accommodations to qualified individuals with a disability. If you need assistance in the application process, please reply to Careers@conti-na.com or contact US Recruiting at 800-821-2727. This telephone line and email address are reserved solely for job seekers with disabilities requesting accessibility assistance or an accommodation in the job application process. Please do not call about the status of your job application, if you do not require accessibility assistance or an accommodation. Messages left for other purposes, such as following up on an application or non-disability related technical issues, will not receive a call back.

Ready to drive with Continental? Take the first step and fill in the online application.

About us

Continental is a leading tire manufacturer and industry specialist. Founded in 1871, the company generated sales of €39.7 billion in 2024 and currently employs around 95,000 people in 54 countries and markets.

Tire solutions from the **Tires group sector** make mobility safer, smarter, and more sustainable. Its premium portfolio encompasses car, truck, bus, two-wheel, and specialty tires as well as smart solutions and services for fleets and tire retailers. Continental has been delivering top performance for more than 150 years and is one of the world’s largest tire manufacturers. In fiscal 2024, the Tires group sector generated sales of 13.9 billion euros. Continental's tire division employs more than 57,000 people worldwide and has 20 production and 16 development sites.