

# Internship

## Credit Operations Retail



**Bank Austria** has been a **member of UniCredit**, one of the largest European banking groups, since 2005. Being the bank with one of the strongest capital bases among the large banks in Austria we aim for excellence and strive to achieve maximum customer satisfaction. Bank Austria is a modern and dynamic universal bank offering its customers access to international financial markets. Therefore we consistently invest in the development and motivation of our employees. In addition we offer ambitious students the opportunity to gain practical experience during their education.

The department Credit Operations Retail is responsible for strategies as well as credit decisions of the whole credit lifecycle- starting from setting risk strategies for individual products, to making individual credit decisions at all stages of the lifecycle – for loan granting, management of the loan portfolio, to (pre-) delinquency management. Managerial models and strategies support the decision process. The department is split into 2 units – Credit Operations Private Individuals and Credit Operations Small Business & Private Banking. Credit Operations Private Individuals also serves other units in the areas of soft collection and real estate appraisal.

### What you can expect from this Internship:

- Involvement in the development of a dedicated managerial model, from concept and data clustering to prototyping, documentation and reporting.
- Close cooperation with teams within the unit as well as colleagues in Strategic Risk Management and Sales Support.

### What you should bring along- What we expect from you:

- Current studies in the field of Financial Mathematics, Statistics, Physics, Engineering or Economics.
- Strong analytical and problem solving skills.
- Thoroughness and attention to details.
- Programming skills (SQL & object oriented languages) are advantageous.
- Excellent skills in MS- Office tools.
- Very good German and English-skills spoken and written.

### What we offer:

Place: Vienna  
Period: 2<sup>nd</sup> term 2017

An internship for at least 3 months with a monthly gross salary of EUR 1050,00 if the internship is mandatory for your studies. If your internship is not mandatory we offer a monthly gross salary of EUR 743,81.

### Application details:

We look forward to receiving your online-application on <http://praktikum.bankaustria.at>, indicating the advertisement-no. **P8752-2**.

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Das Leben ist voller Höhen  
und Tiefen. Wir sind für Sie da.

Willkommen bei der  
**Bank Austria**  
Member of **UniCredit**