

Corporate Credit Risk (Graduate Trainee)

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Job Information

Recruiter

Michael Page

Job ID

1486112

Industry

Bank, Trust Bank

Job Type

Contract

Location

Tokyo - 23 Wards

Salary

5.5 million yen ~ 6 million yen

Work Hours

8:50 - 17:15

Refreshed

July 12th, 2024 16:36

General Requirements

Career Level

Entry Level

Minimum English Level

Fluent

Minimum Japanese Level

Native

Minimum Education Level

Bachelor's Degree

Visa Status

Permission to work in Japan required

Job Description

The Graduate Trainee Programme is an 18-month contract position designed to train recent graduates in credit risk analysis and management through comprehensive on-the-job training and mentor-ship. Successful trainees may be considered for permanent employment opportunities, with minimal overtime and hybrid working conditions.

Client Details

The client is a prominent financial institution offering a structured training program aimed at developing recent graduates into skilled professionals in the field of credit risk analysis. They emphasise a balanced work environment with minimal overtime, hybrid working conditions, and opportunities for career advancement upon successful completion of the program.

Description

Support COs to improve risk result and risk quality (risk mitigation) of the credit portfolio, and to ensure a well-balanced situation between risk and earnings. With training and guidance from COs and Credit Administrator (CA), to develop skills and competency in the following areas:

- Analyse the financial and economic situation of the borrower (incl. balance sheet analysis on internationally accepted accounting principles, business development trends, in particular future-orientated cash flow analysis etc.) and decision-making regarding case-related core segmentation criteria. Prepares/assists in the preparation of credit applications.
- Gathering of information about customer, as well as about current development of respective industry sector (participation in customer visits if possible).
- Ensure a consistent, risk-sensitive and rule-compliant rating assessment
- Risk identification and early recognition, perception of potential risks ○ Classification of risk (depending on the situation) in dialogue with other COs to guarantee a consistent and coherent credit risk approach.
- Consideration of portfolio targets within one's area of responsibility, including controlling and reporting
- Prepare and distribute the credit application packages for decision, including preparing agenda and liaising with the credit committee secretariat in head office where applicable.
- Post-decision, to communicate with relevant departments to initiate documentation, check credit-risk related conditions precedent and/or initiate limit set-up in the systems.
- Monitor and follow-up on approval conditions and covenants which are credit risk-related

Job Offer

- A competitive salary for recent graduates.
- Comprehensive on-the-job training in credit risk analysis.
- Mentor-ship from senior team members.
- Potential for permanent employment upon successful completion of the program.
- Minimal overtime promoting work-life balance.
- Hybrid working style after the first three months.
- Exposure to a variety of credit-related policies and guidelines.
- Opportunity to develop both technical and interpersonal skills.
- Involvement in real-world financial analysis and decision-making.
- Collaboration with various departments for holistic learning.
- Supportive team environment encouraging professional growth.

To apply online please click the 'Apply' button below. For a confidential discussion about this role please contact Tom Williams at +81 3 6832 8664.

Required Skills

Formal education:

- Recent graduates with not more than 1 year of professional work experience (excluding internships)
- University degree in Accounting / Business / Financial discipline.
- Other postgraduate of professional qualifications in finance related fields.

Specialist knowledge (work experience, further qualification) :

- Basic understanding of corporate/commercial banking products
- Ability to read financial statements
- High proficiency in Microsoft Office applications
- Ability to work on tight deadlines
- Excellent command of written and spoken English and Japanese
- Additional language skills (German) would be added advantage
- Good verbal and written communication skills
- Digitally Savvy
- Self-motivated and resourceful
- Willingness to learn and able to adapt quickly
- Team player and good interpersonal skills
- Keen to participate in and manage ad-hoc projects
- Meticulous and highly motivated to achieve results
- Embrace new challenges and open to exploring different locations

Company Description

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