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# Example of Credit Risk Associate Job Description

Our company is looking for a credit risk associate. We appreciate you taking the time to review the list of qualifications and to apply for the position. If you don’t fill all of the qualifications, you may still be considered depending on your level of experience.

## Responsibilities for credit risk associate

* Conduct counterparty annual and interim reviews
* Review of legal trading documentation in consultation with Legal and the business
* Handle daily requests from trading desks in a timely manner
* Monitoring - Maintaining up to date risk information and the ongoing monitoring of hedge fund performance and credit worthiness
* Performs credit analysis on individual borrowers in order to establish borrower risk ratings
* Assists in daily monitoring of borrower’s business and financial performance through monitoring of financial and industry information (conference calls, news releases, financial results, ), regulatory changes, third party analysis including rating agency publications, and other early warning signals
* Conduct annual RAF reviews, including providing any additional analysis as required by the CAA Team Lead , Risk Managers, new regulatory standards
* At an early stage work closely with the business on the risk aspects of any new transaction under consideration and provide direction and guidance as required to ensure the eventual deal structure adequately mitigates key risk concerns
* Review Single Name Strategies and Transaction Requests within agreed timelines and/or turn-around benchmarks, highlight exceptions to applicable policies and guidelines, and suggest enhancements
* Ensure an appropriate balance between Risk and Return

## Qualifications for credit risk associate

* Make approval or decline recommendations
* Work with internal and external legal counsel to prepare loan documents
* Product knowledge leveraged loans, swaps, FX, equities
* Programming experience in at least one OO language and at least one scripting language
* Knowledge of derivatives and sound understanding of basic quantitative concept relating to risk sensitivity and stress testing
* Good written and verbal communication skills and must be able to make clear recommendations & conclusions