



Example of Senior Analyst, Credit Job Description

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Our growing company is searching for experienced candidates for the position of senior analyst, credit. Please review the list of responsibilities and qualifications. While this is our ideal list, we will consider candidates that do not necessarily have all of the qualifications, but have sufficient experience and talent.

Responsibilities for senior analyst, credit

- Simulate and propose counterparty risk ratings & recovery rate on facility for corporate clients per Basel III requirement
- Monitor clients' credit evolution and immediately alert Management for any early warning signals
- Meet with clients jointly with Relationship Managers, when and where possible, to deepen the understanding of a credit
- Underwrites new transactions or modifications of the existing transactions
- Utilize and interpret credit reports, financial statements, public financial information, to determine appropriate credit limits for new and existing key customers in assigned portfolio
- Update/review credit limits in accordance with Company Credit Policy or as needed to support customer purchases
- Monitor risk and make recommendations regarding risk reduction strategies
- SAP SME for credit module functionality
- Special projects as needed or as specific to portfolio supported
- Assist RMs during loan process by working directly with the client in completing all necessary mortgage documentation forms including the mortgage application

Qualifications for senior analyst, credit

- Proficient in financial spreading, projection and handling credit application

- The ideal candidate has at least 8 years of credit review or credit analysis experience
- Ability to make sound business recommendations
- Ability to write clear, logical, concise credit applications, memos and correspondence
- Minimum 5 year Credit Analyst experience in Commercial Bank based in Japan is must
- The ideal candidate has 8 years of working experience in banking sector with related 3 years in underwriting for corporate or PRC customers