

PR/087232 | Credit Analyst (m / f / d)

Job Information

Recruiter

JAC Recruitment Germany

Job ID

1562550

Industry

Chemical, Raw Materials

Job Type

Permanent Full-time

Location

Germany

Salary

Negotiable, based on experience

Refreshed

November 18th, 2025 13:00

General Requirements

Career Level

Mid Career

Minimum English Level

None

Minimum Japanese Level

None

Minimum Education Level

Associate Degree/Diploma

Visa Status

No permission to work in Japan required

Job Description

Company and Job Overview

A leading Japanese trading company, mainly active in fields of chemicals/plastics, infrastructure/machinery, steel, information technology and logistics is seeking a Credit Analyst (m/f/d) in Risk Management Department.

Job Responsibilities

- Assessment of credit, market, and country risks for the business activities, as well as for offices in Europe, the Middle East, Africa, and affiliated companies
- · Quantitative and qualitative analysis and evaluation of the risk profiles of our business partners
- Advising and guiding business departments, including recommendations to department heads regarding decisions on credit lines
- Liaising with business partners and credit agencies on site to gather risk-relevant information
- Monitoring overdue and overdrawn credit positions, market observation, root cause analysis, and advising on necessary measures and precautions, including reporting to management
- Negotiating with debtors, insurers, lawyers, insolvency practitioners, bankruptcy trustees and courts to enforce claims

- · Supporting management in handling unexpected risk events
- Conducting internal seminars or training sessions to promote risk management awareness within business departments

Job Requirements

- · Successfully completed bank clerk apprenticeship or university degree in economics, finance or similar qualification
- Professional experience in B2B risk management, ideally within internationally operating companies, commercial/investment banks, or credit insurers
- Affinity for numbers and analytical thinking, especially in evaluating consolidated financial statements; basic knowledge of corporate and project finance as well as international macroeconomics
- Familiarity with international trade practices (e.g. Incoterms, payment terms)
- Excellent command of English, both written and spoken; German language skills are an advantage
- · Proficient in MS Office applications
- · Strong communication skills and confident demeanor
- High level of proactivity, commitment, and sense of responsibility, combined with a structured, goal-oriented, and independent working style
- Enjoy working in a diverse and international team

BENEFITS

- · A pleasant working atmosphere
- · Salary commensurate with performance
- · Social benefits and career opportunities in a globally operating trading group

Apply online for more information about this opportunity. Due to the high volume of applicants, we regret to inform that only shortlisted candidates will be notified. Thank you for your understanding.

#LI-JACDE #countrygermany

Notice: By submitting an application for this position, you acknowledge and consent to the disclosure of your personal information to the Privacy Policy and Terms and Conditions, for the purpose of recruitment and candidate evaluation.

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Company Description