



PR/087102 | Credit Officer

Job Information

Recruiter

JAC Recruitment USA

Job ID

1571234

Industry

Audit, Tax Accounting

Job Type

Permanent Full-time

Location

United States

Salary

Negotiable, based on experience

Refreshed

January 6th, 2026 10:45

General Requirements

Minimum Experience Level

Over 3 years

Career Level

Mid Career

Minimum English Level

Business Level

Minimum Japanese Level

None

Minimum Education Level

Associate Degree/Diploma

Visa Status

No permission to work in Japan required

Job Description

POSITION TITLE Credit Officer

Company

Our client, a leading bank based in New York City, is seeking a Credit Officer. This role requires a hybrid work arrangement, with regular in-office attendance.

RESPONSIBILITIES

- Analyze credit risk for new and existing corporate transactions in line with U.S. regulations and financial analysis standards.
- Prepare executive summaries of credit applications and present to Credit Department management.
- Manage credit approval process, ensuring compliance with policies and effective communication.
- Assess client financial performance, monitor portfolio quality, and report key risk events (e.g., downgrades, defaults).
- Participate in borrower and sector review meetings to support action plans for deteriorating credits.

- Assist front office with due diligence, structuring, and identifying key credit risks prior to submission. Perform other credit-related tasks and projects as assigned.

QUALIFICATIONS

- 3+ years of experience in credit risk (formal credit training preferred).
- Strong knowledge of corporate finance and market practices; degree in Finance or related field (MBA/CFA preferred).
- Experience managing individual accounts/deals and full transaction lifecycle.
- Ability to handle high deal volume and prepare concise credit analyses under tight deadlines.
- Proficient in credit and risk principles (corporate finance, securitization, ABL, supply chain finance, ARP, lease finance, accounting).
- High IT literacy; excellent written and verbal communication; strong interpersonal and organizational skills.
- Analytical, detail-oriented, and adaptable to new policies and culture.
- Business fluency in English.

LOCATION New York, NY (Hybrid)

WORK STYLE Hybrid work (Specific details will be discussed during the interview)

SALARY USD85,000-135,000

BENEFITS Medical, dental, vision, 401K and others

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Company Description