



PR/087349 | Credit Analyst

Job Information

Recruiter

JAC Recruitment USA

Job ID

1599930

Industry

Bank, Trust Bank

Job Type

Permanent Full-time

Location

United States

Salary

Negotiable, based on experience

Refreshed

August 21st, 2026 07:00

General Requirements

Minimum Experience Level

Over 3 years

Career Level

Mid Career

Minimum English Level

Fluent

Minimum Japanese Level

Basic

Minimum Education Level

Associate Degree/Diploma

Visa Status

No permission to work in Japan required

Job Description

POSITION TITLE Credit Analyst

POSITION SUMMARY

In this position, you will be responsible for credit evaluation and ongoing portfolio monitoring related to fund finance and other assigned financial products. The role supports transaction execution and risk management through detailed financial analysis, credit assessments, and reporting, contributing to the stability and growth of the overall portfolio.

RESPONSIBILITIES

- Prepare credit applications, investment memoranda, and make credit recommendations
- Ensure compliance with internal investment guidelines and directives from head office and branch management

- Monitor assigned portfolios to maintain credit quality through financial analysis, trend analysis, cash flow analysis, and market value/liquidity assessment
- Prepare analyses and recommendations for amendments, refinancings, and ongoing transactions
- Fulfill head office and branch reporting requirements, including rating reviews, documentation reviews, regulatory reviews, and financial and portfolio reporting
- Support business development and deal structuring activities as needed
- Perform additional duties as assigned by management

QUALIFICATIONS

- Bachelor's degree in finance, economics, or a related field
- 3+ years of experience in credit analysis, finance, or a related area
- Business-level proficiency in both English and Japanese (written and verbal)
- Strong knowledge of financial analysis and basic accounting principles
- Experience using financial research tools such as Bloomberg, EDGAR, and rating agency resources
- Basic understanding of corporate finance transactions and loan markets
- Advanced skills in Microsoft 365 (Excel, PowerPoint, Word, Outlook, Access), with some financial modeling capability
- Excellent written and verbal communication skills

LOCATION New York, NY

WORK STYLE Hybrid

SALARY USD110,000-130,000

BENEFITS Medical, Dental, Vision, 401K and others

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Company Description